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STATE OF MONTANA

# ANNUAL REPORT

of the

## Insurance Department

### OF MONTANA

(State Auditor's Office)

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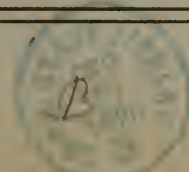
For the Year Ending  
DECEMBER 31, 1909

Showing Business Written, Premiums Received, Losses Incurred  
and Paid by Life, Fire and Miscellaneous Insurance Com-  
panies Authorized to Transact Business During  
the Year Ending March 31, 1911,  
and Agents Duly Licensed  
to Represent Such  
Companies.

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H. R. CUNNINGHAM,

State Auditor and Commissioner of Insurance Ex-Officio.



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# Department of Insurance.

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Helena, Montana, April 11, 1910.

Hon. Edwin L. Norris,  
Governor of Montana.

Sir:

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana, for the year ending December 31, 1909, which includes the business written, premiums received, losses incurred and losses paid by fire, life and miscellaneous insurance companies, including surety companies doing a bonding business, authorized to transact business in this state, corrected and compiled from the annual statements of said companies filed with this department, according to law, showing their condition as of December 31, 1909. There is also submitted in said report a statement showing paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data, the figures of which have been taken, as well, from the annual statements filed in this office by the different companies. A recapitulation and brief summary of all business transacted by licensed companies is made a part of this report. In alphabetical arrangement will be found a complete list of the companies authorized to transact business for the period ending March 31, 1911, in their separate classes, followed by lists of agents, regularly appointed and duly licensed, authorized to represent such companies in this state for the year ending March 31, 1911, each list being headed by the name and address of the manager of the company and his official headquarters. A reference is also made to all companies which have ceased doing business in this state for any cause and the reason therefor.

## SURETY COMPANIES.

As a result of the repeal of the law, by the last Legislature, requiring a deposit of \$50,000 in securities by surety companies, the following new companies have entered Montana and are transacting business therein:

Fidelity & Deposit Company, Baltimore.  
Massachusetts Bonding & Insurance Co., Boston.  
Title Guaranty & Surety Company, Scranton, Penn.

## FIRE INSURANCE RATES.

In the report issued by this department last year you were advised that the towns of Anaconda, Lewistown, Havre, Belgrade, Billings, Forsyth, Glendive, Whitefish, Butte and Red Lodge had been re-rated and the new book of rates for the city of Helena was, at that time, ready for distribution.

I now beg to advise you that since the date of that report the following towns have been re-rated, and, I am informed by the Board of Underwriters, that a general reduction in rates has been promulgated: Big Timber, Bozeman, Bridger, Deer Lodge, Great Falls, Hamilton, Helena, Kalispell, Sheridan and Stevensville.

A general reduction in rates has been allowed the town of Livingston, the reduction to affect all policies commencing on and after January 1, 1910.

The towns of Great Falls and Billings are now installing additional fire protection, and I am further advised that the improvements contemplated in these cities will bring about a further reduction in rates.

Improvement in the fire protection systems of Missoula, Miles City and Dillon is also under way and when completed will unquestionably result in a material reduction in rates in those towns.

A conference has been arranged between the Rate Committee of the Board of Underwriters of the Pacific and the writer, which will take place during the present month, at San Francisco, with the hope of bringing about substantial reductions and positive results. Therefore, further information relative to the rate situation in Montana, and improvements thereunder, will be furnished you at a later date and will be made the subject of a special bulletin for the information of the public.

#### NEW LEGISLATION.

While the Legislature has enacted into law all the recommendations of the insurance department, there are a number of matters yet to be submitted to the next Legislative Assembly for its consideration, which are considered unnecessary to call your attention at this time, but will be made the subject of a special report to you in ample time to be covered with your views thereon, in your message to that body. During the summer and fall such investigations will be made and information secured by this department to intelligently place before you the measures most needed for the proper conduct and supervision of the different classes of insurance companies transacting business in this state, and also such suggestions as may be considered advisable, covering the amendment of certain existing statutes, where the same are inconsistent, or of such a character as to cause irregularity or doubt in their execution and enforcement.

#### MONTHLY BULLETIN.

The system of issuing a monthly bulletin, or at such times during the year as may be deemed advisable and necessary, we believe has proven a success and the practice will be followed. Through this publication the entire agency force in the state, as well as the general public, is kept informed as to those events relating to insurance which would not be drawn to their attention, unless specially sought for, in any other manner. Acknowledgment is made of the splendid assistance rendered along this line by the press of the state.



This department, we believe, was about the second to make this departure, which has since been largely followed by many of the other states.

#### HAIL INSURANCE.

The laws of Montana do not provide for the admission of mutual fire insurance companies organized in other states. A special statute enacted by the Tenth Legislative Assembly, authorized the admission, however, of mutual hail insurance companies, where the same are possessed of net surplus, or assets in excess of liabilities, amounting to \$50,000. This department held that notes could not be admitted as assets and, as a consequence, refused to re-license certain hail insurance companies transacting business in the state at that time. At the beginning of this insurance year, April 1st, the following companies, having complied with the provisions above referred to, have been licensed and are authorized to transact the business of hail insurance for the current year. This law should be amended so as to give the most complete supervision over companies of this character, and this suggestion will be covered fully in the special report hereinbefore referred to.

St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.  
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.

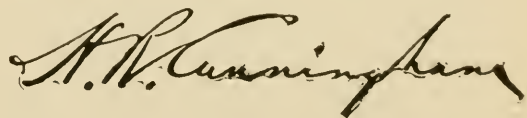
#### COAL MINERS' INSURANCE.

In the last annual report of this department, a reference was made to the bill providing for the creation of a coal miners' insurance fund, liability to be paid in the event of death or total disability. You recall the fact that operations under the act referred to do not take effect until October 1, 1910. A system to be put in effect to govern the operations under the requirements of this statute is under consideration at the present time and will be ready to install on the date mentioned. The law will have had an opportunity to be in force three months prior to the meeting the next legislature and any necessary amendments thereto, as a result of the experience gained, will then be submitted to said Legislature, with full information on the subject.

A further reference to the report which follows, containing facts and figures, is not required, as it speaks for itself, is carefully prepared, accurate, and includes all the information necessary for a comprehensive understanding of the business transacted by authorized companies in Montana, and the operations of the Insurance Department for the period covered in connection therewith.

I am, sir,

Your obedient servant,

A handwritten signature in dark ink, reading "A. R. Cunningham". The signature is written in a cursive style with a large, prominent initial "A".

State Auditor and Commissioner of Insurance, ex-officio.

# RECEIPTS FOR THE INSURANCE YEAR ENDING DECEMBER 31, 1909.

## Fees and Taxes Collected During the Above Period.

3622 Agents' Licenses at \$5.00 .....	\$18,110.00
143 Annual Statements Filed at \$25.00 .....	3,575.00
Taxes on Gross Premiums .....	72,250.98
Filing 13 Charters and First Papers at \$300.00.....	3,900.00
Miscellaneous Receipts .....	43.00
	<hr/>
	\$97,878.98

## COMPANIES ADMITTED.

The following named companies were admitted by this department during the period extending from March 31, 1909, to April 9th, 1910, date of closing this report:

### Fire.

Peoples' National Fire Insurance Company, Philadelphia, Pennsylvania.

International Insurance Company, New York, New York.

Home Fire Insurance Company of Utah, Salt Lake City, Utah.

Sun Insurance Company, New Orleans, Louisiana.

Northwestern Fire & Marine Insurance Company, Minneapolis, Minnesota.

Michigan Commercial Insurance Company, Lansing, Michigan.

Nassau Fire Insurance Company, Brooklyn, New York.

Reliance Insurance Company, Philadelphia, Pennsylvania.

Fidelity-Phenix Fire Insurance Company, New York, New York.

Merchants' Fire Insurance Company, Denver, Colorado.

Spring Garden Insurance Company, (re-entered), Philadelphia, Pennsylvania.

Law Union & Rock Insurance Company, changed from Law Union & Crown Insurance Company, London, England.

Pelican Assurance Company, New York, N. Y.

Commonwealth Insurance Company, New York, N. Y.

### Miscellaneous.

Fidelity & Deposit Company, Baltimore, Maryland.

The Title Guaranty & Security Company, Scranton, Pennsylvania.

United States Health & Accident Insurance Company, Saginaw, Michigan.

St. Paul Mutual Hail & Cyclone Insurance Company, (re-entered), St. Paul, Minnesota.

State Farmers' Mutual Hail Insurance Company, Waseca, Minnesota.

Massachusetts Bonding & Insurance Company, Boston, Massachusetts.

North American Accident Insurance Company, Chicago, Illinois.



**Life.**

Des Moines Life Insurance Company, (re-entered), Des Moines, Iowa.  
National Life Insurance Company of Vermont, (re-entered), Montpelier, Vermont.

**COMPANIES WITHDRAWN.**

The following named companies have withdrawn from the State and ceased writing business during the year ending March 31, 1909:

**Fire.**

Phenix Insurance Company, Brooklyn, New York.  
Seattle Fire & Marine Insurance Company, Seattle, Washington.

**Miscellaneous.**

Empire State Surety Company, New York, New York.

THE FOLLOWING COMPANIES ARE AUTHORIZED TO  
TRANSACT BUSINESS IN MONTANA AT THE  
DATE OF THIS REPORT.

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Fire.

Aachen & Munich Insurance Company., Aix la Chappelle, Germany.  
Aetna Insurance Company, Hartford, Conn.  
Agricultural Insurance Company, Watertown, N. Y.  
Alliance Insurance Company, Philadelphia, Penn.  
American Central Insurance Company, St. Louis, Mo.  
American Insurance Company, Newark, N. J.  
Atlas Assurance Company, Ltd., London, Eng.  
Atlas-Manchester Assurance Co., Ltd., London, Eng.  
British America Assurance Co., Toronto, Canada.  
Caledonian Insurance Co., Edinburgh, Scotland.  
California Insurance Co., San Francisco, Cal.  
Citizens' Insurance Co., St. Louis, Mo.  
Cologne Re-Insurance Co., Cologne, Germany.  
Colonial Fire Underwriters, Hartford, Conn.  
Commercial Union Assurance Co., Ltd., London, Eng.  
Commonwealth Insurance Co., New York, N. Y.  
Concordia Fire Insurance Company, Milwaukee, Wis.  
Connecticut Fire Insurance Company, Hartford, Conn.  
Continental Insurance Co., New York, N. Y.  
Delaware Insurance Company, Philadelphia, Penn.  
Fidelity-Phenix Fire Insurance Co., New York, N. Y.  
Fire Association of Philadelphia, Philadelphia, Penn.  
Fireman's Fund Insurance Co., San Francisco, Cal.  
Firemen's Insurance Co., Newark, N. J.  
First Russian Insurance Co., St Petersburg, Russia.  
Franklin Fire Insurance Company., Philadelphia, Penn.  
German Alliance Insurance Co., New York, N. Y.  
German American Insurance Co., New York, N. Y.  
Germania Fire Insurance Co., New York, N. Y.  
Girard Fire & Marine Insurance Company, Philadelphia, Penn.  
Glens Falls Insurance Co., Glens Falls, N. Y.  
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.  
Hanover Fire Insurance Company, New York, N. Y.  
Hartford Fire Insurance Company, Hartford, Conn.  
Home Fire Insurance Company of Utah, Salt Lake City, Utah.  
Home Insurance Company, New York, N. Y.  
Imperial Fire Insurance Company, Denver, Colo.  
Insurance Company of the State of Pennsylvania, Philadelphia, Penn.  
Insurance Company of North America, Philadelphia, Penn.  
International Insurance Company, New York, N. Y.  
Jefferson Fire Insurance Company, Philadelphia, Penn.

Jakor Insurance Company, Moscow, Russia.  
Law Union & Rock Insurance Company, London, England.  
Liverpool & London & Globe Insurance Co., Liverpool, England.  
Liverpool & London & Globe Insurance Company, New York, N. Y.  
London Assurance Corporation, London, England.  
London & Lancashire Fire Insurance Company, Liverpool, England.  
Merchants Fire Insurance Company, Denver, Colorado.  
Mercantile Fire & Marine Insurance Company, Boston, Mass.  
Michigan Commercial Insurance Company, Lansing, Michigan.  
Michigan Fire & Marine Insurance Company, Detroit, Michigan.  
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.  
Moscow Fire Insurance Company, Moscow, Russia.  
Munich Re-Insurance Company, Munich, Germany.  
Nassau Fire Insurance Company, Brooklyn, N. Y.  
National Fire Insurance Company, Hartford, Conn.  
National Union Fire Insurance Company, Pittsburgh, Penn.  
New Brunswick Fire Insurance Company, New Brunswick, N. J.  
New Hampshire Fire Insurance Company, Manchester, N. H.  
New York Underwriters Agency, Hartford, Conn.  
New Zealand Insurance Company, Ltd., Auckland, N. Z.  
Niagara Fire Insurance Co., New York, N. Y.  
North British & Mercantile Insurance Company, London & Edinburg.  
North River Insurance Company, New York, N. Y.  
Northwestern National Fire Insurance Company, Milwaukee, Wis.  
Northern Assurance Company, London, England.  
Norwich Union Fire Insurance Society, Ltd., Norwich, England.  
Northwestern Fire & Marine Insurance Company, Minneapolis, Minn.  
Orient Insurance Company, Hartford, Conn.  
Palatine Insurance Company, Ltd., London, England.  
Pelican Assurance Company, New York, N. Y.  
Pennsylvania Fire Insurance Company, Philadelphia, Penn.  
Peoples National Fire Insurance Company, Philadelphia, Penn.  
Philadelphia Underwriters, Philadelphia, Penn.  
Phoenix Assurance Company, Ltd., London, England.  
Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company, Providence, R. I.  
Prussian National Insurance Company, Stettin, Prussia.  
Queen Insurance Company, New York, N. Y.  
Reliance Insurance Company, Philadelphia, Penn.  
Rossia Insurance Company, St. Petersburg, Russia.  
Royal Exchange Assurance, London, England.  
Royal Insurance Company, Ltd., Liverpool, England.  
Russian Re-Insurance Company, St. Petersburg, Russia.  
Salamandra Insurance Co., St. Petersburg, Russia.  
Scottish Union & National Insurance Company, Edinburgh, Scotland.  
Security Insurance Co., New Haven, Conn.  
Shawnee Fire Insurance Company, Topeka, Kas.

Skandia Insurance Company, Stockholm, Sweden.  
Springfield Fire & Marine Insurance Company, Springfield, Mass.  
Spring Garden Insurance Company, Philadelphia, Penn.  
St. Paul Fire & Marine Insurance Company, St. Paul, Minn.  
State Fire Insurance Company, Ltd., Liverpool, England.  
Sun Insurance Company, New Orleans, La.  
Sun Insurance Office, London, Eng.  
Svea Insurance Company, Gothenburg, Sweden.  
Teutonia Insurance Company, New Orleans, La.  
Union Assurance Society, Ltd., London, Eng.  
Union Insurance Company, Philadelphia, Penn.  
Washington Fire Insurance Company, Seattle, Washington.  
Westchester Fire Insurance Company, New York, N. Y.  
Western Assurance Company, Toronto, Canada.  
Williamsburgh City Fire Insurance Company, New York, N. Y.

**Domestic Mutual Fire, Hail and Lightning Companies.**

Farmers' Mutual Fire & Lightning Insurance Association of Fergus County, Lewistown, Mont.

Finnish Mutual Fire Insurance Company, of Carbon County, Red Lodge.

Flathead Farmers' Mutual Insurance Company, Kalispell, Montana.

Gallatin Mutual Hail Insurance Company, Bozeman, Montana.

Valley Farmers' Mutual Fire Insurance Company, Dagmar, Montana

(These companies were organized and admitted under a special act and confine their business to the county in which they were organized, and are purely mutual in character.)

**Life.**

Aetna Life Insurance Company, Hartford, Conn.

Bankers Reserve Life Company The, Omaha, Nebraska.

Central Life Assurance Society of the U. S., Des Moines, Iowa.

Continental Life Insurance & Investment Co., Salt Lake City, Utah.

Des Moines Life Insurance Co., Des Moines, Iowa.

Equitable Life Assurance Society, New York, N. Y.

Germania Life Insurance Company, New York, N. Y.

Manhattan Life Insurance Co., New York, N. Y.

Metropolitan Life Insurance Company, New York, N. Y.

Mutual Benefit Life Insurance Company, Newark, N. J.

Mutual Life Insurance Company, New York, N. Y.

National Life Insurance Company of the U. S. A, Chicago, Ill.

National Life Insurance Company, Montpelier, Vermont.

New York Life Insurance Company, New York, N. Y.

Northwestern Mutual Life Insurance Company, Milwaukee, Wis.

Northwestern National Life Insurance Company, Minneapolis, Minn.

Pacific Mutual Life Insurance Company, Los Angeles, Cal.

Penn Mutual Life Insurance Company, Philadelphia, Penn.  
Prudential Insurance Company of America, Newark, N. J.  
State Life Insurance Company, Indianapolis, Ind.  
Travelers Insurance Company, Hartford, Conn.  
Union Central Life Insurance Company, Cincinnati, Ohio.

**Assessment Life.**

Bankers Life Association, Des Moines, Iowa.  
Merchants Life Association, Burlington, Iowa.

**Miscellaneous.**

Casualty Company of America, New York, N. Y.  
Continental Casualty Company, Hammond, Indiana.  
Employers' Liability Assurance Corporation, Ltd., London, England.  
Fidelity & Casualty Company, New York, N. Y.  
Frankfort Marine Accident and Plate Glass Insurance Company,  
Frankfort-on-the-Main, Germany.  
Hartford Steam Boiler Inspection and Insurance Company, Hartford,  
Conn.  
Lloyds Plate Glass Insurance Company, New York, N. Y.  
Metropolitan Casualty Company, New York, N. Y.  
New Jersey Plate Glass Insurance Company, Newark, N. J.  
New York Plate Glass Insurance Company, New York, N. Y.  
North American Accident Insurance Company, Chicago, Ill.  
Ocean Accident & Guarantee Corporation, Ltd., London, Eng.  
Preferred Accident Insurance Company, New York, N. Y.  
St. Paul Mutual Hail & Cyclone Insurance Company, St. Paul, Minn.  
State Farmers Mutual Hail Insurance Company, Waseca, Minn.  
Standard Accident Insurance Company, Detroit, Mich.  
United States Health & Accident Insurance Company, Saginaw,  
Mich.

**SURETY COMPANIES ADMITTED TO TRANSACT A BONDING  
BUSINESS.**

American Bonding Company, Baltimore, Md.  
American Surety Company, New York, N. Y.  
Fidelity & Deposit Company, Baltimore, Md.  
Massachusetts Bonding and Insurance Company, Boston, Mass.  
National Surety Company, New York, N. Y.  
Title Guaranty & Surety Company, Scranton, Penn.  
United States Fidelity & Guaranty Company, Baltimore, Md.



**STATEMENT OF LIFE INSURANCE FOR**  
**Report Showing the Business Transacted in Montana for the Calendar year 1909. by Life**  
**Showing the portion of Business written by each**

Name of Company.	Location.	Insurance Written.			
		1908.		1909.	
		Policies Issued.	Amount.	Policies Issued.	Amount.
LIFE INSURANCE COMPANIES					
Aetna Life .....	Hartford, Conn. ....	154	\$249,784.00	105	\$205,500.00
Central Life Assurance Society .....	Des Moines, Iowa .....	213	424,975.00	411	780,800.00
Continental Life Insurance & Investment Co .....	Salt Lake City, Utah.....	80	129,000.00	55	104,500.00
Des Moines Life .....	Des Moines, Iowa .....	13	12,500.00	41	73,250.00
Equitable Life Assurance Society .....	New York, N. Y. ....	153	470,110.00	198	504,000.00
Germania Life .....	New York, N. Y. ....	84	217,000.00	99	209,162.00
Manhattan Life .....	New York, N. Y. ....	32	85,000.00	39	89,500.00
Metropolitan Life (ordinary) .....	New York, N. Y. ....	549	411,571.00	495	389,783.00
Mutual Life .....	New York, N. Y. ....	464	1,169,156.79	614	1,212,093.00
Mutual Benefit Life .....	Newark, N. J. ....	269	691,832.00	198	451,006.00
National Life of Vermont (re-entered 1909) ..	Montpelier, Vt. ....	.....	.....	39	85,742.77
National Life of United States of America ..	Chicago, Ills. ....	12	18,308.28	18	33,403.48
New York Life .....	New York, N. Y. ....	343	972,915.00	413	1,023,525.00
Northwestern Mutual Life .....	Milwaukee, Wis. ....	191	1,361,000.00	569	1,665,000.00
Northwestern National Life .....	Minneapolis, Minn. ....	61	119,006.00	188	360,967.00
Pacific Mutual Life .....	Los Angeles, Calif. ....	3	3,946.00	3	4,925.00
Penn Mutual Life .....	Philadelphia, Pa. ....	35	112,500.00	199	514,511.00
Prudential Ins. Co. of America (ordinary) ..	Newark, N. J. ....	63	142,013.00	152	326,033.00
State Life .....	Indianapolis, Ind. ....	3	17,000.00	3	12,000.00
The Bankers' Reserve Life Co. ....	Omaha, Nebr. ....	57	267,500.00	249	773,000.00
The Travelers' Life .....	Hartford, Conn. ....	.....	.....	2	7,000.00
Union Central Life .....	Cincinnati, Ohio .....	21	68,000.00	11	25,000.00
Totals .....		3,130	\$6,973,117.07	4,101	\$8,850,701.25
INDUSTRIAL					
Metropolitan Life .....	New York, N. Y. ....	3,381	\$495,734.00	3,469	\$557,490.00
Prudential Insurance Co. of America .....	Newark, N. J. ....	.....	.....	.....	.....
Totals .....		3,381	\$495,734.00	3,469	\$557,490.00
ASSESSMENT LIFE ASSOC					
Bankers' Life Association .....	Des Moines, Iowa .....	431	\$862,000.00	178	\$356,000.00
Merchants' Life Association .....	Burlington, Iowa .....	72	144,000.00	91	182,000.00
Totals .....		503	\$1,006,000.00	269	\$538,000.00
Aggregate .....		7,014	\$8,174,851.07	7,839	\$9,946,191.25



## THE YEAR ENDING DECEMBER 31, 1909.

Insurance Companies, as shown by the Annual Statements filed in this Department, and Company as Compared with the previous year.

Premiums Received.		Ceased to be in Force.		Losses Incurred During Year.		Losses Paid During Year.		Amount in Force Dec. 31, 1908.	in Force Dec. 31, 1909.		Increase and Decrease of Insurance in force 1909.
1908.	1909.	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.	

### OF OTHER STATES.

\$ 22,308.84	\$ 23,156.35	37	\$ 73,376.00	8	\$13,751.00	8	\$13,245.00	\$ 796,457.00	447	\$ 928,581.00	\$132,124.00
33,120.29	50,881.96	107	197,125.00	5	10,500.00	5	10,500.00	1,007,175.00	814	1,590,850.00	583,675.00
35,349.32	32,122.97	114	279,870.00	2	*2,342.50	2	2,342.50	981,670.00	236	800,300.00	*175,370.00
2,092.85	3,500.79	6	7,000.00	1	1,000.00	...	...	80,300.00	92	146,550.00	66,250.00
204,535.23	196,267.59	140	483,823.00	18	61,956.29	19	63,690.29	6,362,631.00	2,599	6,382,808.00	20,177.00
71,332.91	76,053.68	56	153,800.00	12	38,736.44	10	35,436.44	4,787,019.00	822	1,842,381.00	55,362.00
19,209.49	20,200.41	17	38,700.00	3	11,000.00	3	11,000.00	562,229.00	201	613,029.00	50,800.00
46,520.54	56,136.56	307	231,690.00	28	15,575.00	23	13,075.00	1,137,751.00	1,730	1,295,844.00	158,093.00
237,673.18	269,081.16	149	676,678.00	27	52,280.70	27	49,133.00	7,977,978.00	3,323	8,513,393.00	535,415.00
58,679.75	65,866.40	67	155,662.00	7	12,692.00	7	12,692.00	1,659,832.00	828	1,955,176.00	295,344.00
...	31,600.53	40	87,731.96	2	3,000.00	2	3,000.00	...	408	827,358.59	...
13,795.20	12,962.37	14	19,593.60	1	468.72	2	858.42	356,384.22	197	370,194.10	13,809.88
315,612.68	343,664.93	351	1,052,025.00	37	72,641.99	37	79,052.02	10,951,945.00	3,970	10,023,445.00	*28,500.00
237,574.10	253,321.96	109	402,013.00	30	83,788.00	31	98,788.00	7,396,221.00	3,120	8,659,208.00	1,262,987.00
13,328.10	21,195.15	56	101,726.00	...	...	...	...	244,943.00	328	501,184.00	256,241.00
7,855.18	7,182.14	7	9,570.00	1	2,127.00	1	2,127.00	207,206.00	150	202,561.00	*4,645.00
41,700.34	44,525.96	52	169,579.00	4	18,413.00	4	18,413.00	769,888.00	376	1,114,820.00	344,932.00
13,219.30	24,220.60	15	32,465.00	1	1,300.00	1	1,300.00	357,765.00	338	651,333.00	293,568.00
22,368.89	21,909.34	9	32,000.00	...	...	...	...	746,000.00	164	726,000.00	*20,000.00
33,092.41	58,833.37	45	176,500.00	...	...	...	...	994,500.00	453	1,591,000.00	596,500.00
2,429.01	3,304.78	1	1,000.00	...	145.87	...	145.87	38,000.00	16	44,000.00	6,000.00
25,322.70	26,218.85	11	34,130.00	3	5,500.00	2	2,500.00	822,384.00	374	813,254.00	*9,130.00
\$1,487,120.31	\$1,642,207.85	1,710	\$4,419,057.56	190	\$407,218.51	181	\$417,307.54	\$44,338,278.22	20,996	\$49,599,269.69	...

### BUSINESS.

Increase \$4,433,632.88

\$49,319.45	\$54,172.13	2,415	\$401,470.00	103	\$14,711.93	102	\$14,494.43	\$1,555,469.00	10,304	\$1,711,489.00	\$156,020.00
...	...	...	...	...	...	...	...	...	...	...	...
\$49,319.45	\$54,172.13	2,415	\$401,470.00	103	\$14,711.93	102	\$14,494.43	\$1,555,469.00	10,304	\$1,711,489.00	\$156,020.00

### IATIONS OF OTHER STATES.

\$50,211.98	\$52,510.11	115	\$230,000.00	26	\$52,000.00	24	\$48,000.00	\$6,180,000.00	3,153	\$6,306,000.00	\$126,000.00
434.48	1,569.08	26	52,000.00	3	6,000.00	...	...	126,000.00	133	266,000.00	130,000.00
50,616.46	53,079.19	141	282,000.00	29	\$58,000.00	24	\$48,000.00	\$6,316,000.00	3,286	\$6,572,000.00	\$256,000.00
\$1,587,086.22	\$1,719,559.17	4,266	\$5,102,527.56	322	\$479,930.44	310	\$479,801.97	\$52,209,747.22	34,586	\$57,882,758.69	...

Increase \$1,845,652.88  
\*Decrease \$237,645.00

## TABULAR STATEMENT

Showing Insurance Written, Premiums Received, Losses Incurred, and Losses  
panies Authorized to Transact Business in the State of Montana. Com-

### FIRE

Domestic Companies.	Risks Written.	
	1908.	1909.
Aetna .....	\$1,118,798.08	\$1,469,391.48
Agricultural .....	411,744.00	479,667.00
Alliance .....	168,867.00	329,828.00
American (Newark) .....	458,751.00	456,118.00
American Central .....	1,224,017.00	1,409,284.00
California .....	690,183.00	824,446.00
Citizens' .....	789,259.00	1,079,398.00
*Colonial Fire Underwriters .....	541,078.00	.....
Concordia .....	203,975.00	242,725.00
Connecticut Fire .....	1,248,329.00	1,438,605.00
Continental Fire .....	1,130,664.00	1,148,928.00
Delaware .....	291,230.00	340,207.57
Fidelity Phenix (entered 1910) .....	.....	.....
Fire Association of Philadelphia .....	1,127,962.00	1,233,639.00
**Fireman's Fund .....	2,150,222.00	2,568,820.00
Firemen's Insurance Company of Newark .....	.....	397,825.00
Franklin Fire .....	494,456.00	316,299.30
German Alliance .....	101,816.00	103,501.00
German American .....	1,851,638.35	1,723,207.00
Germania Fire .....	1,208,325.00	1,389,857.00
Girard Fire & Marine .....	.....	210,382.00
Glens Falls .....	524,679.00	605,801.00
Hanover Fire .....	482,975.00	562,828.00
Hartford and New York Underwriters .....	2,526,901.00	3,562,271.00
Home (New York) .....	1,662,109.00	2,225,078.00
Rome (Salt Lake City) (entered 1909) .....	.....	148,760.00
Imperial .....	208,484.00	403,075.00
***Insurance Company of North America .....	872,734.00	1,057,488.00
Insurance Company of State of Pennsylvania .....	.....	145,925.00
International Insurance Co. (New York) (re-insurance only) .....	.....	.....
Jefferson .....	372,127.00	520,790.00
Liverpool & London & Globe (New York) .....	43,150.00	60,100.00
Mercantile Fire & Marine .....	453,785.00	469,418.00
Michigan Commercial (entered 1909) .....	.....	.....
Michigan Fire & Marine .....	398,454.00	446,979.00
Milwaukee Mechanics .....	578,312.00	715,199.00
National Fire & Colonial Underwriters .....	971,941.00	1,999,226.00
National Union Fire .....	623,950.00	769,130.00
New Brunswick Fire .....	185,675.00	429,550.00
New Hampshire Fire .....	302,350.00	775,512.00
§New York Fire Underwriters' Agency .....	1,043,171.00	.....
Niagara Fire .....	910,629.00	1,051,143.00
North River .....	555,324.00	552,032.00
Northwestern Fire & Marine (entered 1909) .....	.....	.....
Northwestern National .....	.....	396,825.00
Orient .....	450,024.00	527,068.00
Pennsylvania Fire .....	783,855.00	854,197.00
Peoples' National (entered 1909) .....	.....	185,716.00
Phenix (Brooklyn) .....	929,913.00	1,074,729.00
†Philadelphia Underwriters .....	498,095.00	.....
Phoenix (Hartford) .....	1,211,824.00	1,419,401.00
Providence-Washington .....	460,234.00	515,873.00
Queen .....	1,209,696.00	1,344,862.00
Reliance Insurance Company (entered 1910) .....	.....	.....
St. Paul Fire & Marine .....	1,355,743.00	1,654,036.00
Seattle Fire & Marine (withdrawn 1909) .....	140,375.00	.....
Security (New Haven) .....	441,294.00	491,782.00
Shawnee Fire .....	475,444.00	655,503.00
Spring Garden (re-entered 1909) .....	.....	560,418.04
Springfield Fire & Marine .....	1,490,211.65	1,680,265.46
Sun Insurance Company of New Orleans .....	.....	95,050.00
Teutonia .....	298,862.00	291,125.00
Union Insurance Company (Philadelphia) .....	.....	162,775.00
Washington Fire .....	198,500.00	306,482.00
Westchester Fire .....	589,620.00	675,961.00
Williamsburgh City Fire .....	383,385.00	425,836.00
Totals .....	\$39,059,140.08	\$46,981,275.85

\*Colonial Fire Underwriters included in National Fire Insurance Co. figures.

\*\*Fireman's Fund includes Marine and Inland premiums, \$3,705.95.

\*\*\*Insurance Co. of North America includes Marine and Inland premiums, \$3,672.74.

§New York Underwriters' Agency included in Hartford Fire figures.

†Philadelphia Underwriters included in Fire Assn. & Ins. Co. of North America.

# DOMESTIC COMPANIES.

Paid During the Year ending December 31, 1909, by the Fire Insurance Companies compiled from the Annual Statements filed with the Insurance Department.

## INSURANCE.

Premiums Received.		Losses Incurred.		Loss Ratio	Losses Paid.	
1908.	1909.	1908.	1909.		1908.	1909.
\$ 24,106.39	\$ 31,390.42	\$ 7,111.65	\$2,159.29	.060	\$6,486.39	\$3,117.09
10,305.23	11,485.01	2,122.16	3,346.83	.29	2,291.36	3,288.52
4,140.28	7,085.70	2,040.00	4,622.83	.65	15.00	6,072.83
9,522.32	9,687.56	401.22	2,652.68	.27	381.22	2,657.68
30,189.71	33,452.62	11,695.28	7,297.24	.22	13,115.94	6,546.83
15,997.83	17,993.15	5,575.79	5,850.95	.31	5,575.79	5,989.12
19,317.47	24,911.62	8,687.01	9,132.49	.35	7,921.21	6,791.98
12,446.94	.....	522.94	.....	.....	2,522.06	.....
4,223.38	5,188.28	606.85	2,846.18	.55	1,283.12	1,846.18
32,128.25	33,304.10	7,280.69	4,876.50	.14	5,661.88	5,476.50
22,736.40	24,169.73	10,011.54	9,412.44	.39	9,866.04	11,820.94
6,590.41	7,866.73	110.05	92.00	.014	110.05	4,744.47
.....	.....	.....	.....	.....	.....	.....
28,212.35	29,333.19	14,110.10	7,636.58	.26	14,610.15	7,667.08
52,622.79	61,854.71	21,365.05	20,196.89	.31	22,177.80	18,155.72
.....	8,671.31	.....	1,075.00	.12½	.....	1,075.00
11,562.07	8,651.35	4,435.47	4,735.76	.55	4,458.97	5,091.39
2,115.42	2,102.85	371.47	864.65	.41	587.47	31.65
40,720.97	36,070.75	12,426.88	11,751.58	.33	13,644.88	8,594.58
31,142.66	31,241.50	10,227.87	5,372.73	.10¾	8,982.07	8,290.73
.....	4,142.30	.....	598.16	.14½	.....	598.16
12,635.49	13,347.72	3,370.76	4,115.95	.31	3,370.76	4,115.95
11,947.74	13,804.66	8,402.05	748.37	.05½	3,610.61	6,682.25
56,769.99	82,566.48	22,594.88	22,950.99	.28	25,908.61	17,761.41
39,382.87	44,242.96	13,168.63	12,504.58	.28	12,899.81	14,363.59
.....	3,030.09	.....	.....	.....	.....	.....
1,704.64	9,659.71	22.55	1,408.25	.14½	22.55	1,408.25
22,589.58	27,567.83	6,514.77	11,106.75	.40¼	8,514.77	9,791.80
.....	3,522.27	.....	1,563.97	.44	.....	1,563.07
.....	.....	.....	.....	.....	.....	.....
8,061.15	11,045.68	4,625.08	1,267.40	.11½	4,429.40	451.96
835.23	1,313.70	1.64	36.67	.02¾	1.64	36.67
10,896.50	10,695.41	6,103.49	3,524.27	.33	7,124.45	4,539.12
.....	.....	.....	.....	.....	.....	.....
9,385.06	9,810.19	3,642.44	5,281.86	.56¾	3,624.07	3,208.23
13,007.89	14,980.94	3,494.63	3,011.39	.20	2,440.58	4,253.34
22,887.75	44,541.80	8,071.78	8,213.54	.18¾	9,572.67	8,213.54
13,538.15	16,279.27	4,456.42	3,689.24	.52¾	4,456.42	8,689.24
4,561.17	9,545.42	750.72	421.23	.044	250.72	421.23
7,119.89	14,276.63	1,000.00	2,449.68	.17½	1,000.00	1,167.03
22,728.44	.....	10,525.46	.....	.....	10,955.34	.....
21,293.67	23,522.94	7,565.42	3,389.13	.144	7,065.42	2,167.53
10,733.21	11,359.22	3,371.35	3,083.55	.27½	3,371.35	783.55
.....	.....	.....	.....	.....	.....	.....
.....	7,967.58	.....	975.79	.12¼	.....	962.15
10,223.51	12,293.15	2,869.33	2,454.16	.20	2,869.33	954.16
16,936.94	18,643.32	4,106.05	4,453.56	.231	6,159.84	3,528.55
.....	4,160.35	.....	2,505.29	.60¼	.....	1,505.29
22,159.53	23,855.20	3,706.76	4,923.44	.205½	5,310.39	4,873.44
11,893.55	.....	7,307.78	.....	.....	7,343.23	.....
27,803.48	30,329.59	6,813.61	12,096.56	.40	6,374.38	12,987.61
10,572.98	11,547.54	4,337.16	741.58	.064	2,021.14	3,234.35
26,744.55	28,654.11	2,869.17	6,246.05	.21¾	4,879.17	6,546.05
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
32,465.36	39,484.80	9,075.54	10,921.04	.277	10,753.98	9,576.91
3,640.22	.....	1,314.27	.....	.....	2,820.61	.....
10,381.23	10,214.40	4,583.29	4,688.48	.459	4,583.29	4,688.48
11,520.13	15,527.01	4,829.08	4,649.76	.30	4,829.08	3,387.56
.....	6,613.50	.....	2,054.03	.31½	.....	2,175.47
36,788.29	40,853.26	16,370.99	8,560.55	.21	17,476.56	10,498.43
.....	1,814.30	.....	.....	.....	.....	.....
6,543.02	6,417.96	1,507.04	281.26	.044	1,507.04	153.36
.....	3,898.92	.....	3,007.92	.777	.....	2,457.92
5,458.60	6,793.58	3,844.14	1,438.48	.21½	3,844.14	1,368.57
13,605.30	16,102.13	3,838.99	3,641.08	.226	3,838.99	3,186.08
8,975.41	9,192.25	1,327.92	3,681.67	.40	1,327.92	3,681.67
\$906,873.39	\$1,046,678.75	\$305,785.21	\$275,610.50		\$314,249.69	\$273,246.26

## SUMMARY OF STATEMENTS—FIRE INSURANCE

Name of Company.	Location.	Paid Up Capital.	Admitted Assets.
Aetna .....	Hartford, Conn. ....	\$4,000,000.00	\$18,062,110.33
Agricultural .....	Watertown, N. Y. ....	500,000.00	3,478,078.30
Alliance .....	Philadelphia, Pa. ....	500,000.00	1,630,753.65
American (Newark) .....	Newark, N. J. ....	1,000,000.00	8,535,326.68
American Central .....	St. Louis, Mo. ....	2,000,000.00	5,562,192.51
California .....	San Francisco, Cal. ....	400,000.00	1,125,418.75
Citizens' .....	St. Louis, Mo. ....	200,000.00	853,585.60
*Colonial Fire Underwriters .....	Hartford, Conn. ....	.....	.....
Concordia .....	Milwaukee, Wis. ....	300,000.00	1,546,820.83
Connecticut Fire .....	Hartford, Conn. ....	1,000,000.00	6,956,215.49
Continental Fire .....	New York, N. Y. ....	1,000,000.00	22,332,787.04
Delaware .....	Philadelphia, Pa. ....	400,000.00	2,257,516.87
Fidelity-Phoenix (entered 1910) .....	Brooklyn, N. Y. ....	2,500,000.00	13,757,970.10
Fire Association of Philadelphia .....	Philadelphia, Pa. ....	750,000.00	8,529,744.33
Fireman's Fund .....	San Francisco, Cal. ....	1,500,000.00	7,431,401.75
Firemen's Fire .....	Newark, N. J. ....	1,000,000.00	5,715,087.79
Franklin Fire .....	Philadelphia, Pa. ....	400,000.00	2,968,880.04
German Alliance .....	New York, N. Y. ....	400,000.00	1,591,667.13
German American .....	New York, N. Y. ....	1,500,000.00	16,162,229.53
Germania Fire .....	New York, N. Y. ....	1,000,000.00	6,562,329.14
Girard Fire & Marine .....	Philadelphia, Pa. ....	500,000.00	2,446,693.83
Glens Falls .....	Glens Falls, N. Y. ....	200,000.00	5,097,415.73
Hanover Fire .....	New York, N. Y. ....	1,000,000.00	4,765,119.57
Hartford .....	Hartford, Conn. ....	2,000,000.00	23,035,700.61
Illion (New York) .....	New York, N. Y. ....	3,000,000.00	27,307,672.28
Home of Utah (Salt Lake City) .....	Salt Lake City, Utah ....	300,000.00	817,442.32
Imperial .....	Denver, Colo. ....	225,000.00	443,921.33
Insurance Company of North America .....	Philadelphia, Pa. ....	3,000,000.00	13,373,330.52
Insurance Company of State of Pennsylvania .....	Philadelphia, Pa. ....	200,000.00	1,019,984.07
International Insurance Co. (reinsurance only) .....	New York, N. Y. ....	200,000.00	1,706,607.16
Jefferson Fire .....	Philadelphia, Pa. ....	250,000.00	1,212,790.28
Liverpool & London & Globe .....	New York, N. Y. ....	200,000.00	852,964.61
Mercantile Fire & Marine .....	Boston, Mass. ....	200,000.00	452,321.43
Michigan Commercial .....	Lansing, Mich. ....	400,000.00	1,308,756.81
Michigan Fire & Marine .....	Detroit, Mich. ....	400,000.00	1,301,993.02
Milwaukee Mechanics .....	Milwaukee, Wis. ....	500,000.00	3,111,280.90
National Fire .....	Hartford, Conn. ....	1,000,000.00	9,328,707.25
National Union Fire .....	Pittsburg, Pa. ....	900,000.00	3,068,161.50
New Brunswick Fire .....	New Brunswick, N.J. ....	200,000.00	653,557.38
New Hampshire Fire .....	Manchester, N. H. ....	1,100,000.00	5,196,017.46
†New York Underwriters' Agency .....	New York, N. Y. ....	.....	.....
Niagara Fire .....	New York, N. Y. ....	750,000.00	6,122,658.84
North River .....	New York, N. Y. ....	350,000.00	2,189,925.00
Northwestern Fire & Marine .....	Minneapolis, Minn. ....	200,000.00	497,793.93
Northwestern National .....	Milwaukee, Wis. ....	1,000,000.00	5,534,993.40
Orient .....	Hartford, Conn. ....	500,000.00	2,990,286.12
Pennsylvania Fire .....	Philadelphia, Pa. ....	750,000.00	7,299,419.00
Peoples' National .....	Philadelphia, Pa. ....	1,000,000.00	2,468,409.88
Phoenix (Brooklyn) .....	Brooklyn, N. Y. ....	1,500,000.00	9,973,247.49
Philadelphia Underwriters .....	Philadelphia, Pa. ....	.....	.....
Phoenix (Hartford) .....	Hartford, Conn. ....	2,000,000.00	9,941,424.23
Providence-Washington .....	Providence, R. I. ....	500,000.00	3,438,546.21
Queen .....	New York, N. Y. ....	1,000,000.00	8,622,543.09
Reliance Insurance Co. (entered 1910) .....	Philadelphia, Pa. ....	300,000.00	1,630,833.79
St. Paul Fire & Marine .....	St. Paul, Minn. ....	500,000.00	6,286,457.76
Security .....	New Haven, Conn. ....	500,000.00	2,570,473.10
Shawnee Fire .....	Topeka, Kan. ....	200,000.00	1,460,457.70
Spring Garden .....	Philadelphia, Pa. ....	400,000.00	3,187,821.05
Springfield Fire & Marine .....	Springfield, Mass. ....	2,000,000.00	9,761,460.23
Sun Insurance Co. ....	New Orleans, La. ....	500,000.00	1,252,851.77
Teutonia .....	New Orleans, La. ....	250,000.00	947,921.63
Union Insurance Co. ....	Philadelphia, Pa. ....	200,000.00	965,243.66
Washington Fire Insurance Co. ....	Seattle, Wash. ....	250,000.00	698,575.47
Westchester Fire .....	New York, N. Y. ....	300,000.00	1,462,134.06
Williamsburgh City Fire .....	New York, N. Y. ....	250,000.00	2,787,066.18

\*With National Fire of Hartford.

†With Fire Association of Philadelphia and Insurance Company of North America.



## ORGANIZED IN OTHER STATES.

Unpaid Losses.	Unearned Premiums.	Other Liabilities.	Total Liabilities Including Capital.	Surplus Over All Liabilities.	Surplus As Regards Policy Holders.
\$ 600,621.94	\$6,620,977.83	\$ 777,806.22	\$11,999,405.99	\$6,062,704.34	\$10,062,704.34
126,425.78	1,736,047.55	58,363.91	2,420,837.24	1,057,241.06	1,557,241.06
105,845.00	548,564.62	30,862.44	1,185,272.06	445,481.59	945,481.59
257,950.22	4,381,833.81	240,487.45	6,180,271.48	2,355,055.20	3,355,055.20
208,432.45	2,244,928.21	105,412.56	4,558,773.22	1,003,491.29	3,003,491.29
43,415.41	500,423.13	18,614.55	962,453.09	162,965.66	562,965.66
38,422.68	417,519.61	7,539.21	663,560.50	190,025.10	390,025.10
78,062.72	886,900.62	90,537.74	1,355,502.08	191,318.75	491,318.75
279,904.23	3,834,754.71	51,196.47	5,165,855.44	1,790,360.05	2,790,360.05
424,526.62	7,426,028.21	437,343.54	9,287,908.40	13,044,878.64	11,044,878.64
146,570.00	1,310,563.73	178,110.03	2,035,243.76	222,273.11	622,273.11
634,073.19	7,547,000.00	877,784.45	11,558,857.64	2,199,112.46	4,699,112.46
322,875.26	3,440,338.93	1,695,813.01	6,209,327.20	2,320,417.13	3,070,417.13
383,028.59	3,180,066.25	353,450.00	5,416,544.84	2,014,856.91	3,514,856.91
196,232.18	1,755,910.95	23,162.93	2,975,306.06	2,739,781.73	3,739,781.73
104,253.75	988,582.93	785,618.02	2,278,454.70	690,425.34	1,090,425.34
78,086.76	429,411.73	53,337.73	960,836.22	630,830.91	1,030,830.91
708,898.48	6,995,322.28	517,797.56	9,722,018.32	6,440,211.21	7,940,211.21
220,751.72	3,266,289.20	66,869.20	4,553,910.12	2,008,419.02	3,008,419.02
48,503.00	863,689.59	626,288.75	2,038,481.34	408,212.49	908,212.49
120,211.31	2,114,778.65	227,500.00	2,662,489.96	2,434,925.79	2,634,925.79
233,423.56	2,123,603.72	91,518.39	3,448,545.67	1,316,573.90	2,316,573.90
1,379,817.62	12,742,135.49	200,000.00	16,321,953.11	6,713,747.50	8,713,747.50
958,639.76	10,244,415.00	1,921,780.56	16,124,835.32	11,182,836.96	14,182,836.96
8,512.79	62,302.83	4,000.00	374,815.62	442,626.70	742,626.70
9,993.50	114,127.35	3,300.00	327,420.85	91,500.48	316,500.48
877,250.00	6,057,476.86	861,368.06	10,796,094.92	2,577,235.60	5,577,235.60
87,534.29	477,848.81	139,279.95	904,663.05	115,321.02	215,321.02
123,348.09	1,159,503.08	14,422.82	1,397,273.99	209,333.17	409,333.17
113,991.52	578,270.65	65,685.11	1,007,947.28	204,843.00	454,843.00
20,891.00	216,877.56	40,850.53	478,619.09	374,345.52	574,345.52
26,860.08	140,219.59	4,718.80	371,798.47	80,522.96	280,522.96
87,597.82	746,877.09	14,200.00	1,248,674.91	60,081.90	460,081.90
46,500.65	501,723.44	10,062.81	958,286.90	343,706.12	743,706.12
122,105.81	1,676,004.72	100,000.00	2,398,110.53	713,170.37	1,213,170.37
502,835.96	4,685,577.28	300,000.00	6,438,413.24	2,840,294.01	3,840,294.01
129,728.66	1,563,195.18	40,000.00	2,632,923.84	435,237.66	1,335,237.66
21,160.50	350,562.81	53.60	571,776.91	81,780.47	281,780.47
225,177.81	1,889,434.06	471,321.36	3,685,953.23	1,510,064.23	2,610,064.23
261,930.45	2,786,419.49	30,000.00	3,828,349.94	2,294,308.90	3,044,308.90
132,543.00	1,165,780.87	29,280.75	1,677,604.62	512,320.38	862,320.38
4,307.20	95,520.81	13,114.10	312,942.11	184,851.82	384,851.82
129,402.80	2,703,111.08	391,642.16	4,224,156.04	1,310,837.36	2,310,837.36
108,200.95	1,261,828.64	69,915.45	1,939,945.04	1,050,341.08	1,550,341.08
313,047.97	3,086,778.72	949,270.98	5,099,097.67	2,200,321.43	2,950,321.43
77,767.87	753,691.52	32,177.72	1,863,637.11	604,772.77	1,604,772.77
547,403.94	6,549,446.90	865,000.00	9,461,850.84	511,396.65	2,011,396.65
499,345.14	4,293,241.71	82,000.00	6,871,586.85	3,066,827.38	5,066,827.38
292,241.96	1,924,514.08	50,000.00	2,766,756.04	671,790.17	1,171,790.17
379,074.04	3,787,815.80	161,279.02	5,328,168.86	3,294,374.23	4,294,374.23
101,392.67	847,872.78	158,258.03	1,407,523.48	223,360.31	523,360.31
304,100.14	3,772,123.84	68,609.36	4,544,833.34	1,641,624.42	2,141,624.42
126,611.75	1,393,540.17	32,619.05	2,052,770.97	517,702.13	1,017,702.13
88,601.79	958,146.34	20,725.03	1,267,473.16	192,984.54	392,984.54
275,234.93	1,628,698.10	347,868.53	2,651,800.66	936,020.39	936,020.39
381,912.55	4,369,974.40	280,511.75	7,042,398.70	2,718,061.53	4,718,061.53
50,366.60	477,880.95	87,852.30	1,116,099.85	136,751.92	636,751.92
42,475.00	507,345.13	10,585.00	810,405.13	137,516.50	387,516.50
78,851.04	528,861.00	32,517.97	840,230.01	125,013.65	325,013.65
30,245.13	258,928.88	9,157.83	538,331.81	150,243.63	400,243.63
229,029.11	2,441,324.69	60,000.00	3,030,353.80	1,431,780.26	1,731,780.26
177,029.70	1,538,564.11	30,956.32	1,996,544.13	790,522.05	1,040,522.05

## TABULAR STATEMENT

### FIRE

Foreign Companies.	Risks Written.	
	1908.	1909.
Aachen & Munich .....	\$ 431,233.00	\$ 426,300.00
*Atlas Assurance Co. Ltd. ....	773,851.00	1,027,962.00
Atlas-Manchester Assurance .....	203,940.00	.....
British America .....	357,312.00	418,925.60
Caledonian .....	470,158.00	526,150.00
Cologne (Re-Insurance only) .....	.....	.....
**Commercial Union .....	1,342,700.00	1,357,113.00
First Russian (Re-Insurance only) .....	.....	.....
Hamburg-Bremen .....	585,427.00	670,541.00
Jakor (Re-Insurance only) .....	.....	.....
Liverpool & London & Globe (Liverpool) .....	2,289,964.00	2,568,293.00
Law Union & Rock .....	610,392.00	646,997.00
London Assurance Corporation .....	707,228.00	703,678.00
London & Lancashire .....	854,991.00	935,934.00
Moscow (Re-Insurance only) .....	.....	.....
Munich (Re-Insurance only) .....	.....	.....
New Zealand .....	645,333.00	660,713.00
Norwich Union .....	890,118.00	908,802.00
Northern Assurance .....	1,135,458.83	1,174,090.60
North British and Mercantile .....	1,197,932.00	1,406,897.00
Palatine .....	751,203.00	941,862.00
Phoenix Assurance (London) .....	768,068.00	919,569.00
Prussian National .....	662,290.00	672,204.00
Rossia (Re-Insurance only) .....	.....	.....
Royal Insurance Company .....	2,413,450.00	2,579,099.00
Royal Exchange .....	872,940.50	776,718.00
Russian Re-Insurance (Re-Insurance only) .....	.....	.....
Salamandra (Re-Insurance only) .....	.....	.....
Scottish Union & National .....	875,079.00	1,252,636.00
Skandia (Re-Insurance only) .....	.....	.....
State Fire .....	179,866.00	199,272.00
Sun Insurance Office .....	769,152.00	803,044.00
Svea .....	670,114.00	724,972.00
Union Assurance .....	936,977.00	979,713.00
Western Assurance .....	312,117.00	365,840.00
Totals .....	\$21,707,354.33	\$23,647,324.60

\*Atlas Assurance Co. Ltd. includes Atlas-Manchester business, premiums \$4,393.50.

\*\*Commercial Union includes Marine and Inland premiums, \$611.19.



## FOREIGN COMPANIES.

### INSURANCE.

Premiums Received.		Losses Incurred.		Loss Ratio.	Losses Paid.	
1908.	1909.	1908.	1909.		1908.	1909.
\$ 10,422.74	\$ 9,531.63	\$ 1,495.28	\$ 4,725.26	.495	\$ 795.28	\$ 5,710.26
16,790.49	22,335.58	5,279.54	6,242.82	.279	5,729.54	7,292.82
4,530.91	.....	207.43	.....	.....	209.48	.....
7,551.01	8,343.66	1,687.05	138.37	.016	1,687.05	138.37
9,937.12	10,801.12	4,370.65	3,869.05	.358	2,370.65	4,897.77
.....	.....	.....	.....	.....	.....	.....
28,890.95	28,740.57	9,683.14	2,968.25	.103	9,657.14	2,676.25
.....	.....	.....	.....	.....	.....	.....
16,321.04	14,664.04	18,827.04	5,680.70	.387	18,177.04	6,800.70
.....	.....	.....	.....	.....	.....	.....
45,407.37	48,735.08	7,704.29	11,271.16	.231	6,754.29	11,778.16
11,980.00	12,356.10	3,880.38	1,364.80	.11	7,251.48	984.80
15,571.93	14,924.08	8,968.69	1,875.37	.126	8,147.69	3,900.37
19,383.78	20,021.24	7,029.00	7,636.89	.38	6,974.00	7,716.89
.....	.....	.....	.....	.....	.....	.....
14,518.90	15,019.77	2,645.50	2,992.68	.199	8,386.71	2,368.88
22,842.32	22,135.61	8,842.52	6,062.39	.273	7,749.85	4,137.39
25,738.10	26,760.78	4,896.58	2,179.11	.081	10,478.45	2,599.33
24,658.59	29,430.62	6,307.64	4,111.45	.139	5,962.64	3,599.45
16,125.14	19,866.91	1,957.80	894.21	.045	3,787.96	1,794.22
17,957.25	21,552.95	4,762.00	5,566.25	.258	8,800.58	6,353.43
15,143.44	14,991.53	1,118.91	3,199.97	.213	1,218.91	3,099.97
.....	.....	.....	.....	.....	.....	.....
53,240.40	55,380.59	13,988.21	7,932.81	.143	18,023.21	6,852.81
16,628.19	17,546.37	5,403.30	4,482.25	.255	6,395.30	3,861.35
.....	.....	.....	.....	.....	.....	.....
20,602.57	28,592.96	9,368.93	5,376.17	.188	7,299.63	5,145.62
.....	.....	.....	.....	.....	.....	.....
4,238.32	4,536.58	1,177.37	1,213.71	.267	1,122.37	1,221.52
17,090.94	17,348.20	1,394.44	8,753.19	.505	2,144.70	5,778.19
22,877.70	23,474.87	5,649.09	7,002.87	.301	7,375.38	4,257.02
20,949.38	22,035.65	5,055.54	2,640.08	.119	7,178.04	2,884.60
6,061.16	7,056.78	4,394.55	5,148.64	.73	5,075.55	5,344.14
\$485,459.74	\$516,183.27	\$145,687.92	\$113,328.55	avg. 26	\$168,752.92	\$111,004.31

## SUMMARY OF STATEMENTS—FIRE INSURANCE

Name of Company.	Location.	United States Deposits.	Admitted Assets.
Aachen and Munich .....	Aix La Chapelle, Germany .....	\$ 245,000.00	\$2,242,315.35
Atlas Assurance .....	London, England .....	204,000.00	2,214,061.96
*Atlas-Manchester Assurance .....	London, England .....	.....	.....
British America .....	Toronto, Canada .....	210,000.00	1,564,197.62
Caledonian .....	Edinburgh, Scotland .....	210,000.00	3,084,808.46
Cologne (Re-Insurance only) .....	Cologne, Germany .....	210,000.00	1,101,402.71
Commercial Union Assurance .....	London, England .....	278,000.00	7,310,375.24
First Russian (Re-Insurance only) .....	St. Petersburg, Russia .....	200,000.00	876,262.88
Hamburg-Bremen .....	Hamburg, Germany .....	205,000.00	1,997,569.22
Jakor (Re-Insurance only) .....	Moscow, Russia .....	200,000.00	1,342,159.69
Law Union & Rock .....	London, England .....	236,000.00	703,437.67
Liverpool & London & Globe .....	Liverpool, England .....	200,000.00	13,885,802.88
London Assurance Corporation .....	London, England .....	205,000.00	3,377,467.80
London & Lancashire .....	Liverpool, England .....	200,000.00	3,875,360.76
Moscow Fire (Re-Insurance only) .....	Moscow, Russia .....	200,000.00	1,725,236.12
Munich (Re-Insurance only) .....	Munich, Germany .....	205,000.00	5,236,055.71
New Zealand .....	Auckland, New Zealand .....	200,000.00	730,853.93
Norwich Union .....	Norwich, England .....	660,000.00	2,594,330.17
Northern Assurance .....	London, England .....	200,000.00	4,933,170.75
North British & Mercantile .....	London and Edinburgh .....	200,000.00	8,242,611.35
Palatine .....	London, England .....	218,000.00	3,247,414.84
Phoenix Assurance .....	London, England .....	210,000.00	3,398,187.05
Prussian National .....	Stettin, Prussia .....	215,000.00	1,763,692.53
Rossia (Re-Insurance only) .....	St. Petersburg, Russia .....	200,000.00	3,316,410.12
Royal .....	Liverpool, England .....	220,000.00	11,323,568.26
Royal Exchange Assurance .....	London, England .....	210,000.00	3,398,181.05
Russian Re-Insurance (Re-Insurance only) .....	St. Petersburg, Russia .....	200,000.00	1,019,632.88
Salamandra (Re-Insurance only) .....	St. Petersburg, Russia .....	200,000.00	1,911,370.69
Scottish Union & National .....	Edinburgh, Scotland .....	200,000.00	4,848,122.00
Skandia (Re-Insurance only) .....	Stockholm, Sweden .....	210,000.00	1,319,182.91
State Fire .....	Liverpool, England .....	200,000.00	430,148.22
Sun Insurance Office .....	London, England .....	200,000.00	4,236,799.06
Svea .....	Gothenburg, Sweden .....	210,000.00	1,263,938.86
Union Assurance .....	London, England .....	200,000.00	719,630.24
Western Assurance .....	Toronto, Canada .....	207,000.00	2,377,203.37

\*Included in Atlas figures.

## COMPANIES OF FOREIGN GOVERNMENTS.

Unpaid Losses.	Unearned Premiums.	Other Liabilities.	Total Liabilities.	Surplus Over All Liabilities.	Surplus as Regards Policy Holders.
\$ 117,424.22	\$ 999,814.83	\$ 15,631.90	\$1,132,870.00	\$.....	\$1,109,444.40
117,539.90	1,412,346.94	45,755.41	1,575,642.25	.....	638,419.71
89,259.68	804,892.33	15,839.19	1,119,991.20	444,206.42	654,206.42
121,103.33	1,272,875.38	65,114.76	1,459,093.47	625,714.99	625,714.99
89,498.00	725,987.40	20,000.00	835,485.00	55,917.31	265,917.31
788,833.43	3,538,838.78	334,264.83	4,661,937.04	2,648,438.20	2,648,438.20
47,762.00	428,568.63	16,052.70	692,383.33	183,879.55	383,879.55
97,655.00	1,135,629.25	33,604.31	1,266,888.56	525,680.66	730,680.66
150,244.11	686,742.10	1,047.84	1,038,034.05	304,125.64	504,125.64
34,470.24	364,121.71	7,051.14	641,643.09	61,794.58	297,794.58
630,569.19	7,010,150.31	764,134.97	8,405,654.47	.....	5,480,148.41
223,176.98	1,886,298.52	118,300.76	2,432,776.26	944,691.54	1,149,691.54
135,505.11	2,237,966.09	120,781.07	2,684,252.27	1,191,108.49	1,391,108.49
130,862.00	1,029,477.39	32,042.31	1,392,381.70	332,854.42	532,854.42
775,441.00	2,252,186.60	850,000.00	3,877,627.60	1,358,428.11	1,358,428.11
23,098.51	363,291.41	11,773.25	598,163.17	132,690.76	332,690.76
162,749.75	1,605,956.01	55,756.53	1,824,462.29	769,867.88	769,867.88
331,721.36	2,709,204.60	136,150.82	3,177,076.78	1,556,093.97	1,756,093.97
384,531.06	4,166,252.62	114,218.08	4,865,001.76	3,377,609.59	3,577,609.59
361,810.00	1,458,136.08	112,102.58	1,932,048.66	1,315,366.18	1,315,366.18
186,780.00	1,928,101.82	34,259.56	2,149,141.38	1,249,039.67	1,249,039.67
106,052.60	1,022,078.20	21,269.31	1,364,400.11	399,292.47	614,292.47
522,912.00	2,273,208.75	7,959.67	3,004,080.42	312,329.70	512,329.70
576,735.99	7,176,390.67	559,520.86	8,532,647.32	2,790,920.94	3,010,920.94
146,510.46	1,224,768.61	36,642.86	1,607,921.93	618,342.71	818,342.71
68,011.00	609,420.50	16,174.36	893,585.86	126,047.02	326,047.02
353,005.40	907,870.62	3,500.00	1,264,376.02	646,994.67	646,994.67
203,965.63	1,926,970.53	35,000.00	2,365,936.16	2,482,195.84	2,682,195.84
173,457.44	789,397.23	19,333.00	982,187.67	126,995.24	336,995.24
7,109.53	88,071.41	2,500.00	297,680.94	132,467.28	332,467.28
244,069.00	2,665,967.52	71,542.82	3,181,579.34	1,055,219.72	1,255,219.72
63,922.15	620,125.83	13,413.24	697,461.22	356,477.64	566,477.64
6,081.10	171,961.46	11,653.30	189,695.86	329,934.38	529,934.38
223,444.60	1,285,031.04	27,625.07	1,743,100.71	634,202.66	841,202.66

## MISCELLANEOUS

Companies.	Accident.		Liability.		Fidelity and Surety.			
	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.
Aetna Life, Accident, Health & Liability	\$ 6,330.69	\$1,342.89	\$5,639.13	\$ 407.65	\$.....	\$.....	\$.....	\$...
American Bonding Co. ....	.....	.....	.....	.....	11,379.56	3,059.55	.....	.....
American Surety Co. ....	.....	.....	.....	.....	947.62	.....	1,439.57	.....
Casualty Company of America .....	4,572.79	3,764.13	2,094.38	6,887.75	.....	.....	.....	.....
Continental Casualty Co. ....	51,346.59	23,216.61	.....	.....	.....	.....	.....	.....
*Empire State Surety Co. ....	.....	.....	.....	.....	.....	.....	.....	.....
Employers' Liability Assurance Corporation, Ltd. ....	2,408.48	750.53	6,434.18	3,820.45	.....	.....	.....	.....
Fidelity & Casualty Co. (New York)...	943.17	245.71	215.75	35.00	.....	.....	.....	.....
Fidelity & Deposit Co. (Baltimore)...	.....	.....	.....	.....	1,347.83	.....	10.00	.....
Frankfort Marine Accident & Plate Glass .....	632.63	.....	1,141.81	584.70	.....	.....	.....	.....
Hartford Steam Boiler Insp. & Ins. Co.	.....	.....	.....	.....	.....	.....	.....	.....
Lloyd's Plate Glass Insurance Co....	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan Casualty Co. ....	.....	.....	.....	.....	.....	.....	.....	.....
National Surety Co. ....	.....	.....	.....	.....	4,189.74	3,152.73	7,471.53	.....
New Jersey Plate Glass Ins. Co. ....	.....	.....	.....	.....	.....	.....	.....	.....
New York Plate Glass Ins. Co. ....	.....	.....	.....	.....	.....	.....	.....	.....
Ocean Accident & Guarantee Corporation, Ltd. ....	1,284.50	176.84	35,933.13	25,391.89	.....	.....	.....	.....
Pacific Mutual .....	29,308.60	12,165.55	.....	.....	.....	.....	.....	.....
Preferred Accident Ins. Co. ....	4,104.50	287.48	.....	.....	.....	.....	.....	.....
Standard Accident Ins. Co. ....	2,366.82	93.88	.....	.....	.....	.....	.....	.....
Title Guaranty & Surety Co. ....	.....	.....	.....	.....	.....	.....	30.00	.....
The Travelers' Ins. Co. ....	1,196.58	1,022.71	.....	.....	.....	.....	.....	.....
United States Fidelity & Guaranty Co.	.....	.....	.....	.....	30,633.67	4,385.02	.....	.....
United States Health & Accident.....	2,095.86	258.49	.....	.....	.....	.....	.....	.....
Totals .....	\$106,591.21	\$43,324.82	\$51,458.38	\$37,127.44	\$48,498.42	\$10,597.30	\$8,951.10	....

\*The following figures for 1909, showing the business transacted by the Empire State Surety Co., were received too late to be included in the above report. This company has withdrawn from the State:

Premiums received: Accident, \$654.58; Health, \$14.00; Burglary and Theft, \$400.65; Liability, \$53.65; Plate Glass, \$520.32; total, \$1,645.70.

Losses paid: Accident, \$149.14; Plate Glass, \$383.85; total, \$532.99.

BUSINESS, 1909

Plate Glass.		Steam Boiler.		Burglary and Theft.		Health.		Auto-mobile.		Workman's Collective.		Totals.	
Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.
\$.....	\$.....	\$.....	\$...	\$.....	\$...	\$ 592.31	\$ 525.00	\$...	\$...	\$.....	\$.....	\$12,562.13	\$2,275.54
.....	.....	.....	.....	932.86	.....	.....	.....	.....	.....	.....	.....	12,312.42	3,059.55
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,387.19	.....
.....	.....	.....	.....	.....	.....	9,970.70	4,237.16	.....	.....	10,528.50	11,182.65	17,195.67	21,834.53
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	61,317.29	27,453.77
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6,066.17	2,238.24	4,058.42	.....	34.50	.....	202.75	50.00	.....	.....	.....	.....	9,079.91	4,620.98
.....	.....	.....	.....	13.47	.....	246.81	.....	.....	.....	.....	.....	11,543.79	2,518.95
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,357.83	.....
.....	.....	.....	.....	169.41	.....	.....	.....	.....	.....	.....	.....	1,943.85	584.70
.....	.....	3,244.70	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,244.70	.....
4,100.65	778.63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,100.65	778.63
2,997.43	1,246.33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,997.43	1,246.33
.....	.....	.....	.....	2,059.58	.....	.....	.....	.....	.....	.....	.....	13,720.85	3,152.73
7,119.94	3,962.39	.....	.....	177.96	.....	.....	.....	.....	.....	.....	.....	7,297.90	3,962.39
3,167.83	900.50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,467.83	900.50
.....	.....	.....	.....	2,283.68	.....	101.50	.....	.....	.....	.....	.....	39,602.81	25,568.73
.....	.....	.....	.....	.....	.....	1,132.33	401.90	.....	.....	.....	.....	30,440.93	12,567.45
.....	.....	.....	.....	.....	.....	2,419.00	1,150.65	.....	.....	.....	.....	6,523.50	1,438.13
.....	.....	.....	.....	.....	.....	43.30	112.29	.....	.....	.....	.....	2,410.12	206.17
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30.00	.....
.....	.....	.....	.....	.....	.....	199.70	.....	.....	.....	.....	.....	1,396.28	1,022.71
.....	.....	.....	.....	1,071.99	.....	.....	.....	.....	.....	.....	.....	31,705.66	4,355.02
.....	.....	.....	.....	.....	.....	1,036.97	66.16	.....	.....	.....	.....	3,132.83	324.65
\$23,752.02	\$9,126.09	\$7,303.12	....	\$6,743.45	....	\$15,945.37	\$6,543.16	....	....	\$10,528.50	\$11,182.65	\$279,771.57	\$117,901.46

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## SUMMARY OF STATEMENTS

Name of Company.	Location.	Paid Up Capital.	Admitted Assets.
Aetna, Life, Accident, Health & Liability.....	Hartford, Conn. ....	\$2,000,000.00	\$5,495,475.00
American Bonding Company .....	Baltimore, Md. ....	750,000.00	2,514,581.76
American Surety Company .....	New York, N. Y. ....	250,000.00	7,643,460.13
Casualty Company of America .....	New York, N. Y. ....	500,000.00	1,956,343.64
Continental Casualty Company .....	Chicago, Ills. ....	300,000.00	1,917,193.27
Empire State Surety Co. (withdrawn 1909)....	New York, N. Y. ....	.....	.....
Employers' Liability Assurance Corporation....	London, England ....	200,000.00	5,063,420.35
Fidelity and Casualty Company .....	New York, N. Y. ....	1,000,000.00	9,598,924.02
Fidelity and Deposit Company .....	Baltimore, Md. ....	2,000,000.00	6,237,834.91
Frankfort, Marine, Accident and Plate Glass Company .....	Frankfort on the Main, Germany .....	250,000.00	1,479,689.20
Hartford Steam Boiler Inspection and Ins. Co..	Hartford, Conn. ....	1,000,000.00	4,714,610.79
Lloyd's Plate Glass Insurance Company .....	New York, N. Y. ....	250,000.00	958,504.88
Metropolitan Casualty Company .....	New York, N. Y. ....	200,000.00	813,663.44
National Surety Company .....	New York, N. Y. ....	750,000.00	3,861,016.09
New Jersey Plate Glass Insurance Company....	Newark, N. J. ....	200,000.00	602,044.70
New York Plate Glass Insurance Company....	New York, N. Y. ....	200,000.00	918,200.96
Ocean Accident and Guarantee Corporation ....	London, England ....	362,000.00	3,854,570.38
Preferred Accident Insurance Company .....	New York, N. Y. ....	350,000.00	1,984,785.46
Standard Accident Insurance Company .....	Detroit, Mich. ....	500,000.00	3,526,053.77
Title Guaranty and Surety Company .....	Scranton, Pa. ....	1,000,000.00	2,292,309.70
The Travelers (Accident Department) .....	Hartford, Conn. ....	2,000,000.00	15,915,801.29
United States Fidelity and Guaranty Company..	Baltimore, Md. ....	2,000,000.00	5,213,886.51
United States Health and Accident Ins. Co....	Saginaw, Mich. ....	300,000.00	861,480.63

Remarks: All foreign companies' capital is the amount on deposit in the United States.



## MISCELLANEOUS COMPANIES.

Unpaid Losses.	Unearned Premiums.	Other Liabilities.	Total Liabilities Including Capital.	Surplus Over All Liabilities.	Surplus as Regards Policy Holders.
\$1,511,796.03	\$2,086,209.44	\$232,906.99	\$5,830,912.46	\$1,664,562.54	\$3,664,562.54
314,602.53	620,122.04	83,705.24	1,767,429.81	747,151.95	1,497,151.95
553,937.90	1,330,367.97	132,314.94	4,515,620.81	3,127,839.32	5,627,839.32
414,216.89	773,649.42	119,819.61	1,807,675.82	148,667.82	648,667.82
163,465.17	797,940.37	257,414.12	1,518,819.66	398,373.61	698,373.61
.....	.....	.....	.....	.....	.....
1,209,751.52	1,678,676.56	263,010.28	3,151,438.36	1,711,981.99	1,911,981.99
1,750,722.33	3,799,474.54	484,497.25	7,034,694.12	2,564,229.90	3,564,229.90
431,830.80	1,160,723.44	127,636.34	3,724,190.58	2,513,644.33	4,513,644.33
346,882.52	398,878.99	233,075.66	978,837.18	250,852.02	500,852.02
90,939.53	1,943,732.29	87,446.19	3,122,117.01	1,592,493.78	2,592,493.78
14,710.95	271,075.52	42,080.46	577,866.93	380,637.95	630,637.95
36,307.99	308,369.17	63,326.46	608,303.62	205,659.82	405,659.82
559,112.88	1,327,561.30	222,572.51	2,859,246.69	1,004,769.40	1,754,769.40
12,830.28	194,262.52	30,559.37	437,652.17	164,392.53	364,392.53
12,787.08	271,472.09	48,005.64	532,264.81	385,936.15	585,936.15
950,541.87	1,228,609.86	405,365.01	2,584,516.74	908,053.64	1,270,053.64
143,829.46	603,421.89	206,849.52	1,304,100.87	680,684.59	1,030,684.59
676,230.55	846,633.30	323,844.85	2,346,708.70	1,179,350.07	1,679,350.07
367,251.63	387,398.73	120,600.99	1,875,251.35	417,058.35	1,417,058.35
1,761,278.93	3,945,660.31	1,106,212.50	11,813,151.74	4,102,649.55	6,102,649.55
850,530.45	1,691,947.55	158,600.97	4,701,078.97	512,807.54	2,512,807.54
62,427.69	94,737.28	63,123.25	520,288.23	341,192.41	611,192.41

## SUMMARY OF COMPANIES.

There were doing business in the State, December 31, 1909:

Life Insurance Companies .....	22
Fire Insurance Companies .....	99
Assessment Insurance Companies (Life) .....	2
Fidelity, Casualty and Surety Companies .....	24
<b>Total .....</b>	<b>147</b>

### FIRE INSURANCE.

Total amount of net risks written in the State during the year 1909, \$70,628,600.45, as compared with \$60,766,494.41 in 1908, an increase of \$9,862,106.04.

Net premium receipts for the year 1909, \$1,562,862.02, as compared with \$1,392,333.13 in 1908, an increase of \$170,528.89.

Fire losses paid during 1909 amounted to \$334,250.57, as compared with \$483,003.61 in 1908, a decrease of \$98,753.04.

### LIFE INSURANCE.

	Number.	Amount.
Policies in force December 31, 1908 .....	18,605	\$45,167,626.00
Policies issued during 1909 .....	4,101	8,850,701.25
<b>Totals .....</b>	<b>22,706</b>	<b>\$54,018,327.25</b>
Policies ceased to be in force in 1909 .....	1,710	4,419,057.56
<b>In force December 31, 1909 .....</b>	<b>20,996</b>	<b>\$49,599,269.69</b>

These figures show an increase of \$4,195,987.88 insurance in force over the previous year.

Premium receipts, \$1,642,307.85, an increase of \$155,187.54.

Losses incurred during the year, \$407,218.51, as compared with \$699,540.38 in 1908, a decrease of \$292,321.87.

Losses paid during the year, \$417,307.54, as compared with \$676,671.00 in 1908, a decrease of \$259,363.46.

### ASSESSMENT LIFE INSURANCE.

	Number.	Amount.
Policies in force December 31, 1908 .....	3,158	\$6,316,000.00
Policies issued during 1909 .....	269	538,000.00
<b>Totals .....</b>	<b>3,427</b>	<b>\$6,854,000.00</b>
Policies ceased to be in force in 1909 .....	141	282,000.00
<b>In force December 31, 1909 .....</b>	<b>3,286</b>	<b>\$6,572,000.00</b>
<b>Total amount insurance in force, December 31, 1909, legal reserve and assessment life companies .....</b>	<b>24,282</b>	<b>\$56,271,269.69</b>

### INDUSTRIAL BUSINESS.

	Number.	Amount.
Policies in force December 31, 1908 .....	9,250	\$1,555,469.00
Policies issued during 1909 .....	3,469	557,490.00
<b>Totals .....</b>	<b>12,719</b>	<b>\$2,112,959.00</b>
Policies ceased to be in force in 1909 .....	2,415	401,470.00
<b>In force December 31, 1909 .....</b>	<b>10,304</b>	<b>\$1,711,489.00</b>
<b>Increase in policies in force December 31, 1909 .....</b>		<b>\$156,020.00</b>

### RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire Companies .....	\$1,562,862.02
Life Companies .....	1,642,307.85
Assessment Life Companies .....	53,079.19
Fidelity, Casualty, Accident and Surety Companies.....	279,771.57
Industrial Insurance .....	54,172.13

Total Premiums received in 1909 .....

Total Premiums received in 1908 .....

Increase in Premiums 1909 over 1908.....

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## List of Fire Insurance Companies

FOREIGN AND DOMESTIC, DOING BUSINESS IN MONTANA, SHOWING NAME AND ADDRESS OF OFFICERS AND A LIST OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT THE RESPECTIVE COMPANIES IN THE STATE OF MONTANA FOR THE YEAR ENDING MARCH 31, 1911.

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# Achen & Munich Fire Insurance Company.

Aix-La-Chapelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 84 William St., New York.

Conroy & Grim Mgrs., 430 California St., San Francisco.

## Agents.

Name.	Address.
M. E. Foard & Co. ....	Anaconda.
H. C. Allen .....	Big Timber.
C. S. Bell .....	Billings.
Chas. E. Dunlop .....	Bozeman.
Raymond H. Hough .....	Eridger.
Montana Land & Securities Co. ....	Butte.
Branscomb & Binder .....	Butte.
Ed. Scharnikow .....	Deer Lodge.
L. J. Price .....	Dillon.
Jas. Irvin .....	Great Falls.
Platt & Heath Co. ....	Helena.
Flathead Title Co. ....	Kalispell.
Wilder Nutting .....	Laurel.
M. J. Walsh .....	Livingston.
E. A. Foster & Co. ....	Lewistown.
Collins & Leighton .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
L. O. Caswell .....	Red Lodge.
Chas. H. Jennings .....	Whitefish.

# Aetna Insurance Company.

Hartford, Conn.

William B. Clark, President; Henry E. Rees, Secretary.

E. C. Morrison, Gen. Agt., 514 California St., San Francisco.

## Agents.

Name.	Address.
Wellcome, Peckover & Rowlands .....	Butte.
R. P. McNair .....	Great Falls.
W. H. Clark .....	Belgrade.
Rosebud Abstract Co. ....	Forsyth.
First State Bank .....	Thompson.
Jonet State Bank .....	Joliet.
C. F. Ellis & Co. ....	Helena.
Stoddard & Price .....	Missoula.
The R. D. Steele Co. ....	Bozeman.
Billings Loan & Title Co. ....	Billings.
A. W. Mahon .....	Glasgow.
Collins & Leighton .....	Miles City.
R. H. Watson .....	Glendive.
E. Scharnikow .....	Deer Lodge.
E. D. White .....	Dillon.
Edmund Wright .....	Lewistown.
F. M. Brooder .....	Fromberg.
Thos. M. Swindlehurst .....	Livingston.
Wellcome & Peckover .....	Anaconda.
S. F. Tuttle .....	Boilder.
H. S. Teague .....	Townsend.
Geo. E. Mushbach .....	Red Lodge.
Theo. Sarter .....	White Sulphur Springs.
The Griffith-Booth Realty Co. ....	Kalispell.
J. A. Lowry & Co. ....	Big Timber.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
E. C. Carruth .....	Havre.
Thomas A. Cummings .....	Fort Benton.
Branscomb & Binder .....	Butte.

**Agricultural Insurance Company.**

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., Alaska Commercial Bldg., San Francisco.

**Agents.**

Name.	Address.
R. B. Lobdell .....	Belgrade.
W. P. Matheson .....	Billings.
John W. Geiger .....	Big Timber.
Jones & Yergey .....	Bozeman.
Wilson & Smith Co. ....	Butte.
Rosebud County Realty Co. ....	Forsyth.
H. H. Stanley .....	Great Falls.
F. H. Reeser .....	Hamilton.
H. J. Meili .....	Havre.
M. J. O'Leary & Co. ....	Helena.
Sam L. Wallace .....	Kalispell.
The Cook-Reynolds Co. ....	Lewistown.
M. J. Walsh .....	Livingston.
John A. Tressler .....	Malta.
John B. Selb .....	Manhattan.
Security Land & Loan Co. ....	Miles City.
C. E. Beckwith .....	Missoula.
P. J. Kline .....	Missoula.
Carbon Realty Co. ....	Red Lodge.
T. J. Murray .....	Wisdom.

**Alliance Insurance Company.**

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; H. W. Farnum, Secretary.

Bailey & Johnston, Gen. Agts., 102 Battery St., San Francisco.

**Agents.**

Name.	Address.
Emrys D. White .....	Dillon.
E. A. Quinney .....	Anaconda.
Ewing O. Clarke .....	Big Timber.
R. E. Shepherd & Co. ....	Billings.
O. E. Myers .....	Bozeman.
P. T. Dunn .....	Butte.
Branscomb & Binder .....	Butte.
Richard Bennett .....	Great Falls.
O. G. Skylstead .....	Havre.
Hosch & Beck .....	Helena.
I. D. Rogulien .....	Kalispell.
Drinkard, Harding & Drinkard .....	Lewistown.
Frank Bender .....	Livingston.
H. D. Fisher .....	Missoula.
Charles E. Redeker .....	Polson.
H. A. Flager & Co. ....	Red Lodge.
G. E. Broughton .....	Ronan.
Chester B. Dille .....	Roundup.
Custer Commission Co. ....	Miles City.

American Central Insurance Company.

816 Olive St., St. Louis, Mo.

Edw. T. Campbell, Vice President; John H. Adams, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

Agents.

Name.	Address.
Wellcome & Peckover .....	Araconda.
Branscomb & Binder .....	Butte.
Wall & Jackman Co. ....	Butte.
E. H. Fisher .....	Bozeman.
C. D. Goodnow .....	Broadview.
R. E. Shepherd & Co. ....	Billings.
Louis Sponheim .....	Basin.
H. C. Allen .....	Big Timber.
R. F. Smith .....	Baker.
Cowan Bros. ....	Boulder.
Raymond H. Hough .....	Bridger.
H. J. Skinner .....	Belt.
W. L. Miller .....	Belfry.
Donald L. Blackstone .....	Chinook.
J. E. Webb .....	Choteau.
Fernald & Wakefield .....	Clyde Park.
Geo. H. Simpson .....	Columbus.
Corvallis State Bank .....	Corvallis.
C. S. Stafford .....	Culbertson.
Ryan & Withee .....	Conrad.
C. E. Biggs .....	Chester.
E. N. Stevenson .....	Dillon.
F. H. Federhen .....	Dupuyer.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
W. E. Rose .....	Fromberg.
F. A. Flanagan .....	Fort Benton.
Lescher-Reckards Agency .....	Great Falls.
C. A. Banker .....	Glendive.
Geo. F. Burke .....	Glasgow.
L. C. Henry .....	Helena.
Walter A. Frazier .....	Helena.
Geo. J. Joyce & Co. ....	Helena.
Johnston Bros. ....	Hamilton.
A. L. Mitchell .....	Hardin.
E. C. Carruth .....	Havre.
Geo. W. Vennum .....	Harlem.
F. P. Marrs .....	Harlowton.
William H. Brown Co. ....	Hobson.
William Shaw .....	Helmville.
C. E. Hudson .....	Joliet.
Griffin & Stannard .....	Kalispell.
Harry W. Dyer .....	Livingston.
William Jennison .....	Libby.
James L. Martin .....	Lewistown.
L. C. Ford, Sr. ....	Lima.
B. G. Brockway .....	Laurel.
A. C. Bayers .....	Lavina.
Wheeldon, Fernald & Rossi .....	Missoula.
Collins & Leighton .....	Miles City.
M. W. Stockwell .....	Musselshell.
B. W. Brockway .....	Malta.
Ralph E. Dutch .....	Melrose.
Richard S. Nutt .....	Mondak.
Homer Detrick .....	Moore.
Morris & Flint .....	Pony.
C. C. Willis .....	Plains.
Ed. W. Peck .....	Park City.
L. O. Caswell .....	Red Lodge.
Northwestern Land Development Co. ....	Roundup.
Henry F. Guth .....	Shelby.
Chas. Walter .....	Sheridan.
J. B. Parnall .....	Stevensville.
W. A. Brubaker .....	Terry.
The First State Bank .....	Thompson.
John Z. Clem .....	Virginia City.
Farmers' State Bank .....	Victor.
T. Sarter .....	White Sulphur Springs.
Harry Hubert .....	Whitehall.
R. B. Chappell .....	Wibaux.
Chas. H. Jennings .....	Whitefish.
W. Y. Smith .....	Bozeman.
Harry J. Thomas .....	Manhattan.
C. A. Haskins .....	Medicine Lake.
J. E. Shattuck .....	Elliston.
J. H. Finnegan .....	Stanford.
F. H. Nash .....	Polson.



**The American Insurance Company.**

70 Park Place, Newark, N. J.

P. L. Hoadley, President; C. Weston Bailey, Secretary.

Gordon & Hoadley, Mgrs., 219 Sansome St., San Francisco.

**Agents.**

Name.	Address.
H. J. Skinner .....	Belt.
Wellcome & Peckover .....	Anaconda.
John G. Ellingson .....	Big Timber.
James Paterson .....	Billings.
Montana Realty & Loan Co. ....	Billings.
J. M. Lindley .....	Bozeman.
Montana Land & Securities Co. ....	Butte.
A. W. Ziebarth .....	Chinook.
E. Scharnikow .....	Deer Lodge.
L. J. Price .....	Dillon.
C. A. Banker .....	Glendive.
J. M. Gaunt .....	Great Falls.
James F. Torrence .....	Hamilton.
E. C. Carruth .....	Havre.
Lockey Investment Co. ....	Helena.
Platt & Heath Co. ....	Helena.
Kalispell Land & Insurance Co. ....	Kalispell.
Flathead Title Co. ....	Kalispell.
James L. Martin .....	Lewistown.
R. S. Fudge .....	Laurel.
Livingston Land & Abstract Co. ....	Livingston.
Olsen-Boorse Realty Co. ....	Miles City.
Frank P. Keith .....	Missoula.
Homer Detrick .....	Moore.
Jacok Kivikangas .....	Red Lodge.

**Atlas Assurance Company, Limited.**

London, England.

Frank Lock, U. S. Mgr., 100 William St., New York.

Frank J. Devlin Mgr., 430 California St., San Francisco.

**Agents.**

Name.	Address.
John W. James .....	Anaconda.
J. A. Lowry & Co. ....	Big Timber.
Yellowstone Investment Co. ....	Billings.
The R. D. Steele Co. ....	Bozeman.
Morley & Thomas Co. ....	Butte.
Meyers & Hoss .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
W. E. Dowlin .....	Forsyth.
W. B. Foster .....	Glendive.
W. S. Frary .....	Great Falls.
Jas. F. Torrence .....	Hamilton.
Olaf G. Skylstead .....	Havre.
T. B. Miller .....	Helena.
J. E. Prindle .....	Ismay.
Kalispell Land & Insurance Co. ....	Kalispell.
B. G. Brockway .....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
John Gibb .....	Miles City.
Stoddard & Price .....	Missoula.
John A. Wilson .....	Moore.
Frank D. Brown .....	Phillpsburg.
H. A. Flager .. Co. ....	Red Lodge.
Carl N. Thompson .....	Roundup.
John A. Matthews .....	Townsend.
Branscomb & Blnder .....	Butte.

**Atlas Assurance Company, Limited, With Which Is Incorporated the  
Manchester Assurance Company.**

London, England.

Frank Lock, U. S. Mgr., 100 William St., New York.

Frank J. Devlin, Mgr., 430 California St., San Francisco.

**Agents.**

Name.	Address.
Edgar B. Camp .....	Billings.
J. M. Lindley .....	Bozeman.
J. T. Lee .....	Great Falls.
M. J. O'Leary & Co. ....	Helena.
Griffith-Booth Realty Co. ....	Kalispell.
Lewistown Commission Agency .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Clark Land Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
W. W. Trump .....	Red Lodge.
Sarter & Harden .....	White Sulphur Springs.

**British America Assurance Company.**

18 and 20 Front St., Toronto, Canada.

Hon. Geo. A. Cox, President; P. H. Sims, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

**Agents.**

Name.	Address.
J. A. Lowry & Co. ....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Philip Dodson .....	Bozeman.
Lawlor & Rowe .....	Butte.
B. P. McNair .....	Great Falls.
Piatt & Heath Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Livingston Land & Abstract Co. ....	Livingston.
F. E. Wright .....	Lewistown.
Chas. E. Beckwith .....	Missoula.
W. H. Smead .....	Missoula.
Gregory & Wyman .....	Miles City.
L. O. Caswell .....	Red Lodge.

**Caledonian Insurance Company.**

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine St., New York.

Conroy and Grim, Mgrs., 430 California St., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. A. Lowry & Co. ....	Big Timber.
W. W. Watkins .....	Billings.
J. M. Lindley .....	Bozeman.
Morley & Thomas Co. ....	Butte.

Caledonian Insurance Company—Continued.

Name.	Address.
Branscomb & Binder .....	Butte.
R. O. Lunke .....	Culbertson.
A. S. Johnson .....	Dillon.
H. G. Pomeroy .....	Eureka.
J. E. Arnot .....	Glasgow.
Jas. S. Gordon .....	Great Falls.
M. J. O'Leary & Co. ....	Helena.
L. C. Henry .....	Helena.
The Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
The Griffith-Booth Realty Co. ....	Kalispell.
C. E. Shoemaker & Co. ....	Lewistown.
Ramsdell & Allen .....	Livingston.
Jno. A. Tressler .....	Malta.
Calvin Investment Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Wm. J. Jameson .....	Roundup.
Theo. Sarter .....	White Sulphur Springs.

California Insurance Company.

550 Sacramento St., San Francisco, Cal.

W. E. Dean, President Geo. W. Brooks, Secretary.

Agents.

Name.	Address.
L. A. Thompson .....	Anaconda.
H. C. Allen .....	Big Timber.
E. M. Gardner Co. ....	Bozeman.
J. A. North .....	Billings.
P. T. Dunn .....	Butte.
Branscomb & Binder .....	Butte.
Raiff & Thayer .....	Columbus.
J. E. Webb .....	Choteau.
Moncure Cockrell .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
H. A. Sample .....	Glendive.
Charles D. Eliot .....	Great Falls.
James F. Torrence .....	Hamilton.
W. C. Husband .....	Harlowton.
E. C. Carruth .....	Havre.
Geo. J. Joyce & Co. ....	Helena.
W. L. Scholes .....	Huntley.
Sam L. Wallace .....	Kalispell.
Laurel Real Estate & Investment Co. ....	Laurel.
James L. Martin .....	Lewistown.
Custer Commission Co. ....	Miles City.
Frank Bender .....	Livingston.
Wheeldon, Fernald & Rossi .....	Missoula.
S. E. Peterson .....	Moore.
B. M. Harris .....	Park City.
L. O. Caswell .....	Red Lodge.
J. P. Parnall .....	Stevensville.
W. A. Brubaker .....	Terry.
Farmers' State Bank .....	Victor.

**Citizens' Insurance Company.**

1101-1121 Pierse Bldg., St. Louis, Mo.

Chas. E. Chase, President; Thos. H. Scotland, Secretary.

Palache & Hewitt, Gen. Agts., 430 California St., San Francisco.

**Agents.**

Name.	Address.
J. W. James .....	Anaconda.
H. C. Allen .....	Big Timber.
Billings Loan & Title Co. ....	Billings.
J. M. Lindley .....	Bozeman.
Edgar B. Merrill .....	Bridger.
M. V. Conroy & Co. ....	Butte.
Branscomb & Binder .....	Butte.
H. W. Brown .....	Cascade.
D. L. Blackstone .....	Chinook.
Coulter & Miller .....	Culbertson.
J. E. Ritchey .....	Cenrad.
Moncure Cockrell .....	Deer Lodge.
L. J. Price .....	Dillon.
C. Ringhausen .....	Dorsey.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
Haskell & Widmyer .....	Glendive.
Campbell & Hubbard .....	Great Falls.
Jas. F. Redman .....	Glasgow.
Wynne H. Roberts .....	Hamilton.
O. G. Skylstead .....	Havre.
Biggs Investment Co., Inc. ....	Helena.
L. Whitney .....	Joliet.
G. S. Bills .....	Judith Gap.
Griffith-Booth Realty Co. ....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
M. J. Walsh .....	Livingston.
L. C. Bevier .....	Logan.
R. S. Fudge .....	Laurel.
J. E. Farnum .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
S. E. Peterson .....	Moore.
E. A. Hannah .....	Philipsburg.
John F. Hauge .....	Paradise.
C. E. Redeker .....	Polson.
H. A. Flager & Co. ....	Red Lodge.
A. S. Ainsworth .....	Thompson.
Carl N. Thompson .....	Roundup.
E. M. Paulson .....	Three Forks.
D. F. Riggs .....	Whitehall.
Chas. H. Jennings .....	Whitefish.

**Cologne Reinsurance Company.**

Cologne, Germany.

Edwin M. Cragin, U. S. Mgr., 1 Liberty St., New York.

W. H. Sage, Mgr., 125 Monroe St., Chicago, Ill.

**Agents.**

Name.	Address.
James H. Rowe .....	Helena.

**Colonial Fire Underwriters (A Subsidiary Organization of the National Fire Insurance Company of Hartford.)**

Hartford, Conn.

James Nichols, President; B. R. Stillman, Secretary.

McNear & Wayman, Gen. Agts., Sansome and Sacramento Sts., San Francisco.

**Agents.**

Name.	Address.
W. P. Matheson .....	Billings.
R. R. Finlay .....	Bozeman.
Slemons & Booth .....	Butte.
Sidney J. Rundle .....	Glasgow.
Alfred Malmberg .....	Great Falls.
Irwin & Beck .....	Hamilton.
Allen & Worland .....	Havre.
Brackett & Schroeder Co. ....	Helena.
John T. Laws .....	Helena.
I. D. Rognlien .....	Kalispell.
Sam L. Wallace .....	Kalispell.
Drinkard & Drinkard .....	Lewistown.
Collins & Leighton .....	Miles City.
W. L. Gassert .....	Missoula.
Bruce Wells .....	Stevensville.
Branscomb & Binder .....	Butte.

**The Commonwealth Ins. Co.**

76 William St., New York.

E. G. Richards, Pres.; Chas. E. Case, Secy.

**Agents.**

Name.	Address.
Lockey Investment Co., Inc. ....	Helena.
W. H. Stenzel .....	Great Falls.
The Seeley-Brooks Land Co. ....	Lewistown.

**Commercial Union Assurance Company, Ltd.**

London, England.

A. H. Wray, U. S. Mgr., Pine and William Sts., New York.

E. T. Neibling, Mgr., 343 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. W. Geiger .....	Big Timber.
Yellowstone Investment Co. ....	Billings.
S. F. Tuttle .....	Boulder.
J. M. Lindley .....	Bozeman.
Slemons & Booth .....	Butte.
Edward Scharnikow .....	Deer Lodge.
O. M. Best .....	Dillon.
C. A. Banker .....	Glendive.
Chas. D. Elliot .....	Great Falls.
Jas. F. Torrence .....	Hamilton.
Gentry & Rose .....	Havre.
Platt & Heath Co. ....	Helena.
H. H. Pigott .....	Helena.
Sam L. Wallace .....	Kalispell.
Brassey & Stack .....	Lewistown.
Harry W. Dyer .....	Livingston.



**Commercial Union Assurance Company, Ltd., Continued.**

Name.	Address.
Livingston Land & Abstract Co. ....	Livingston.
J. E. Farnum .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
F. D. Brown .....	Phillipsburg.
Frank P. Whicher .....	Red Lodge.
E. O. Lewis .....	Stevensville.
Branscomb & Binder .....	Butte.
Alexander & Squier .....	Forsyth.

**Concordia Fire Insurance Company.**

Corner West Water and Wells St., Milwaukee, Wis.

George Brumder, President; Frank Damkoehler, Secretary.

**Agents.**

Name.	Address.
James Patterson .....	Billings.
John G. Ellingson .....	Big Timber.
Cohen & Cohen .....	Butte.
W. B. Sands .....	Chinook.
J. C. Shaubut .....	Peer Lodge.
Maurer & Kirschwing .....	Great Falls.
Gentry & Rose .....	Havre.
Louis D. Glen .....	Harlowton.
Balensiefer Realty Co. ....	Helena.
R. M. Hawkins & Co. ....	Helena.
C. E. Hudson .....	Joliet.
Pogue & Knott .....	Kalispell.
James M. Rhoades .....	Missoula.
Security Land & Loan Co. ....	Miles City.
H. A. Flager & Co. ....	Red Lodge.
E. A. Foster .....	Lewistown.
C. F. Richardson .....	Roundup.

**Connecticut Fire Insurance Company.**

51 Prospect St., Hartford, Conn.

J. D. Browne, President; W. T. Howe, Secretary.

B. J. Smith, Mgr., Alaska Commercial Bldg., San Francisco.

**Agents.**

Name.	Address.
P. H. Hawkins .....	Absarokee.
P. M. Sullivan .....	Anaconda.
H. C. Delaney .....	Bainville.
H. C. Allen .....	Big Timber.
Sugar City Land Co. ....	Billings.
E. M. Gardner Co. ....	Bozeman.
W. L. Hyde & Co. ....	Bridger.
C. D. Goodnow .....	Broadview.
W. C. Broadwater .....	Browning.
Morley & Thomas Co. ....	Butte.
Branscomb & Binder .....	Butte.
Melvin Rowe .....	Cascade.
J. E. Webb .....	Choteau.
J. T. Hutchinson .....	Columbia Falls.
Ralff & Thayer .....	Columbus.
M. S. Darling .....	Conrad.
Thos. J. Helling .....	Corvallis.
C. S. Stafford .....	Culbertson.
Edward Scharnikow .....	Peer Lodge.
A. L. Stone .....	Dillon.
Arthur Lochrie .....	Frummond.
H. C. Kunkel .....	Pugeter.
John Oliver .....	Ekalaka.
J. E. Shattuck .....	Elliston.
L. P. Lanouette .....	Fairview.

**Connecticut Fire Insurance Company—Continued.**

Name.	Address.
Wm. O'Laughlin .....	Fallon.
L. B. Banks .....	Fishtail.
Rosebud Abstract Co. ....	Forsyth.
J. W. Mallonee .....	Fromberg.
Harry F. Young .....	Gateway.
J. L. Truscott .....	Glasgow.
C. A. Banker .....	Glendive.
James Irvin & Co. ....	Great Falls.
James F. Torrence .....	Hamilton.
J. A. Hatch .....	Harlem.
W. C. Husband .....	Harlowton.
Jos. Gussenhoven .....	Havre.
Geo. J. Joyce & Co. ....	Helena.
Chas. M. Harris .....	Hobson.
W. L. Scholts .....	Huntley.
J. E. Prindle .....	Ismay.
Flathead Title Co. ....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
A. C. Bayers .....	Lavina.
John Finca .....	Joplin.
MacDonald-Nissler Co. ....	Great Falls.

**Continental Insurance Company.**

46 Cedar St., New York.

Henry Evans, President; J. E. Lopez and E. L. Ballard, Secretaries.  
Western Dept., 280 La Salle St., Chicago, Ill.

**Agents.**

Name.	Address.
B. C. Leech, Sr. ....	Valier.
T. F. McDowell .....	Harlowton.
T. W. Hayes .....	Anaconda.
H. C. Allen .....	Big Timber.
C. S. Bell .....	Billings.
J. F. Rich .....	Bridger.
F. Culloden .....	Bczeman.
A. T. Morgan .....	Butte.
Melvin Rowe .....	Cascade.
W. B. Sands .....	Chinook.
J. E. Webb .....	Choteau.
Geo. H. Simpson .....	Columbus.
J. E. Ritchey .....	Conrad.
Chas. S. Stafford .....	Culbertson.
S. P. Wilson .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
C. F. Chalmers .....	Dodson.
H. G. Pomeroy .....	Eureka.
Frank K. Hollenbeck .....	Forsyth.
F. M. Brooder .....	Fromberg.
R. E. Johnson .....	Glasgow.
R. H. Watson .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
Gunniss & Monty .....	Hamilton.
A. L. Mitchell .....	Hardin.
Geo. W. Vennum .....	Harlem.
E. C. Carruth .....	Havre.
Biggs Investment Co. ....	Helena.
D. H. Morris .....	Joliet.
Hallie L. Bills .....	Judith Gap.
Griffith-Booth Realty Co. ....	Kalispell.
R. S. Fudge .....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
Timothy Miller .....	Libby.
M. J. Walsh .....	Livingston.
H. J. Thomas .....	Manhattan.
Calvin Investment Co. ....	Miles City.
Homer Detrick .....	Moore.
W. H. Smead .....	Missoula.
First State Bank .....	Philbrook.
I. R. Blaisdell .....	Plains.
Frank P. Whichee .....	Red Lodge.
J. F. Hagerman .....	Stanford.
First State Bank .....	Shelby.

**Continental Insurance Company—Continued.**

Name.	Address.
E. O. Lewis .....	Stevensville.
A. S. Alnsworth .....	Thompson.
Fred W. Schmitz .....	Townsend.
G. R. Allen .....	Twin Bridges.
F. H. Negley .....	Whitehall.
John C. Kinney .....	Wibaux.

**Delaware Insurance Company.**

Third and Walnut Sts., Philadelphia, Pa.

John S. Bioren, President; J. Parson Smith, Jr., Secretary.

MacDonald & Miles, Gen. Agts., 340 California St., San Francisco.

**Agents.**

Name.	Address.
H. C. Allen .....	Big Timber.
J. E. Kelly .....	Boulder.
Natural Resource & Realty Co. ....	Bozeman.
M. A. Berger .....	Butte.
Branscomb & Binder .....	Butte.
J. C. Shaubut .....	Deer Lodge.
L. J. Price .....	Dillon.
George F. Burke .....	Glasgow.
H. H. Stanley .....	Great Falls.
Gunniss & Monty .....	Hamilton.
Robert E. Hammond .....	Havre.
M. J. O'Leary & Co. ....	Helena.
Samuel L. Wallace .....	Kalispell.
B. G. Brockway .....	Laurel.
F. J. Robinson .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
George H. Kimes .....	Miles City.
Frank P. Keith .....	Missoula.
Carbon Realty Co. ....	Red Lodge.
Elmer L. Geddes .....	Whitefish.

**Fidelity-Phenix Fire Ins. Co.**

68 William St., New York.

Henry Evans, President; Geo. E. Kline, Vice President.

J. H. Lenahan, Gen. Agt., 205 LaSalle St., Chicago, Ill.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. Harry Wright .....	Bear Creek.
John O. Higham .....	Belfry.
W. H. Clark .....	Belgrade.
J. W. Geiger .....	Big Timber.
Sugar City Land Co. ....	Billings.
The R. D. Steele Co., Inc. ....	Bozeman.
Raymond H. Hough .....	Bridger.
H. C. Willets .....	Browning.
Michael A. Berger .....	Butte.
F. A. Tintinger .....	Cascade.
Walter S. Baker .....	Chester.
A. W. Ziebarth .....	Chinook.
J. E. Webb .....	Choteau.
Martin Conlin .....	Columbia Falls.
Patrick Kelly .....	Conrad.
C. S. Stafford .....	Culbertson.
R. L. Taft .....	Cut Bank.
Fred H. Hoss .....	Deer Lodge.
A. S. Johnson .....	Dillon.

**Fidelity Phenix Insurance Company—Continued.**

Name.	Address.
David B. Dutro .....	Dodson.
H. G. Pomeroy .....	Eureka.
Dowlin & Squier .....	Forsyth.
E. Frank Sayre .....	Fort Benton.
Frank M. Brooder .....	Fromberg.
Sidney J. Rundie .....	Glasgow.
W. P. Foster .....	Glendive.
Alfred E. Rogers .....	Great Falls.
The Thatcher-Torrence General Land & Investment Co. . .	Hamilton.
George W. Vennum .....	Harlem.
Robt. B. Stephenson .....	Harlowton.
Edwin C. Carruth .....	Havre.
M. J. O'Leary & Co. ....	Helena.
H. L. Bills .....	Judith Gap.
E. E. Givens .....	Kalispell.
The Cook-Reynolds Co. ....	Lewistown.
Herman L. Godfrey .....	Libby.
M. J. Walsh .....	Livingston.
John A. Tressler .....	Malta.
Harry J. Thomas .....	Manhattan.
John Gibb .....	Miles City.
William Dyson .....	Missoula.
Homer Detrick .....	Moore.
B. M. Harris .....	Park City.
E. A. Hannah .....	Philipsburg.
I. R. Blaisdell .....	Plains.
N. L. Nelson .....	Plentywood.
F. H. Alden .....	Red Lodge.
C. F. Richardson .....	Roundup.
C. W. Nelson .....	Saco.
R. W. Rossiter .....	Sheridan.
Farmers' State Bank .....	Sidney.
R. P. Austin .....	Somers.
E. O. Lewis .....	Stevensville.
The First State Bank .....	Thompson.
W. J. Brown .....	Three Forks.
Farmers' State Bank .....	Victor.
W. A. Clark .....	Virginia City.
Charles H. Jennings .....	Whitefish.
Edward F. Fisher .....	Wibaux.
W. C. Ripley .....	Yates.

**The Fire Association of Philadelphia.**

407-409 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. W. Robertson, Mgr., 159 LaSalle St., Chicago, Ill.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
C. C. Covington .....	Augusta.
Andrew P. McAnelly .....	Belt.
J. A. Lowry & Co. ....	Big Timber.
W. P. Matheson .....	Billings.
C. W. Haskins .....	Bozeman.
Raymond H. Hough .....	Bridger.
Lawlor & Rowe .....	Butte.
Branscomb & Blnder .....	Butte.
B. B. Weldy .....	Chester.
L. N. Beaulieu .....	Chinook.
J. E. Webb .....	Choteau.
Martin Conlin .....	Columbia Falls.
G. H. Simpson .....	Columbus.
I. A. Oakes .....	Culbertson.
R. L. Taft .....	Cut Bank.
B. N. Stevenson .....	Dillon.
Louis P. Lanouette .....	Fairview.
W. E. Dowlin .....	Forsyth.
John C. Sullivan .....	Fort Benton.
R. E. Johnson .....	Glasgow.
Jens Rivenes .....	Glendive.
W. S. Frary & Co. ....	Great Falls.
Johnston Bros. ....	Hamilton.

## The Fire Association of Philadelphia—Continued.

Name.	Address.
Geo. W. Vennum .....	Harlem.
L. D. Glenn .....	Harlowton.
Olaf G. Skylstead .....	Havre.
Biggs Investment Co. ....	Helena.
G. L. Bills .....	Judith Gap.
Griffin & Stannard .....	Kalispell.
James L. Martin .....	Lewistown.
D. P. Boyle .....	Libby.
T. M. Swindlehurst .....	Livingston.
B. W. Brockway .....	Malta.
J. E. Farnum .....	Miles City.
Wheeldon, Fernald & Rossi ..	Missoula.
Richard S. Nutt .....	Mondak.
B. M. Harris .....	Park City.
Geo. R. Ogden .....	Plains.
Pipes & Gordon .....	Polson.
L. O. Caswell .....	Red Lodge.
Emerson Hill .....	Red Rock.
C. W. Nelson .....	Saco.
Henry F. Guth .....	Shelby.
Johnson Real Estate Co. ....	Sheridan.
C. B. Calkins .....	Stevensville.
The First State Bank .....	Thompson.
Herrington & Maynard .....	Three Forks.
J. P. Kearns .....	Townsend.
Bert G. Paige .....	Twin Bridges.
Theo. Sarter .....	White Sulphur Springs.
R. T. Gange .....	Wibaux.
Sever Thompson .....	Darby.
The Corvallis State Bank .....	Corvallis.
W. F. Garry .....	Sweet Grass.

### Fireman's Fund Insurance Company.

401 California St., San Francisco, Cal.

William J. Dutton, President; Louis Weinman, Secretary.

Frank G. White, Gen. Agt., Colorado Bldg., Denver, Colo.

### Agents.

Name.	Address.
R. Percy Abbey .....	Augusta.
Wellcome & Peckover .....	Anaconda.
L. A. Conser .....	Baker.
L. Sponheim .....	Basin.
W. H. Clark .....	Belgrade.
Harry C. Allen .....	Big Timber.
S. F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bczeman.
Raymond H. Hough .....	Bridger.
Lawlor & Rowe .....	Butte.
Branscomb & Binder .....	Butte.
McCabe & Barrett .....	Browning.
C. D. Goodnow .....	Broadview.
William Powers .....	Bainville.
H. J. Skinner .....	Belt.
W. M. Buckles .....	Buffalo.
H. W. Brown .....	Cascade.
W. B. Sands .....	Chinook.
C. H. Drake .....	Choteau.
George H. Simpson .....	Columbus.
I. A. Oakes .....	Culbertson.
J. E. Ritchey .....	Conrad.
L. R. Dobyne .....	Cut Bank.
John J. Dunigan .....	Chester.
S. P. Wilson .....	Deer Lodge.
T. E. Collins .....	Clyde Park.
E. D. White .....	Dillon.
Duncan Dingwall .....	Drummond.
George Dutro .....	Dodson.
H. G. Pomeroy .....	Eureka.



## Firemen's Fund Insurance Company—Continued.

Name.	Address.
John Oliver .....	Ekalaka.
W. E. Dowlin .....	Forsyth.
F. A. Flanagan .....	Fort Benton.
W. E. Ross .....	Fromberg.
L. P. Lanouette .....	Fairview.
R. E. Johnson .....	Glasgow.
Charles A. Banker .....	Glendive.
Charles D. Eliot .....	Great Falls.
George R. Pryor .....	Gardner.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
E. C. Carruth .....	Hayre.
C. F. Ellis .....	Helena.
W. C. Husband .....	Harlowton.
A. L. Mitchell .....	Hardin.
J. S. Peterson .....	Hedges.
F. R. Henry .....	Hobson.
P. M. Bosley .....	Harlem.
W. L. Scholes .....	Huntley.
J. E. Prindle .....	Ismay.
C. E. Hudson .....	Joliet.
G. S. Bills .....	Judith Gap.
The Griffith-Booth Realty Co. ....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Edmund Wright .....	Lewistown.
M. J. Walsh .....	Livingston.
James Wilson .....	Malta.
Harry J. Thomas .....	Manhattan.
J. E. Farnum .....	Miles City.
Stoddard & Price .....	Missoula.
L. V. Jackson .....	Moore.
C. W. Greening .....	Melstone.
Samuel L. Hodges .....	Martinsdale.
P. J. Eie .....	Medicine Lake.
Frank D. Brown .....	Phillipsburg.
C. W. Powell .....	Plains.
Morris & Flint .....	Pony.
A. Riba .....	Plentywood.
Pipes & Gordon .....	Polson.
John Purcell .....	Paradise.
J. W. Corwin .....	Park City.
L. O. Caswell .....	Red Lodge.
Martin Brothers .....	Roundup.
W. A. Means .....	Sheridan.
J. B. Parnall .....	Stevensville.
C. W. Nelson .....	Saco.
J. H. Finnegan .....	Stanford.
E. A. Kenoyer .....	Sidney.
Mars & Davis .....	Sweet Grass.
Bank of Shelby .....	Shelby.
Mackin & Flint .....	Terry.
J. P. Kearns .....	Townsend.
George R. Allen .....	Twin Bridges.
L. E. Smith .....	Thompson Falls.
Martin Vetleson .....	Three Forks.
Farmers' State Bank .....	Victor.
J. M. Knight .....	Virginia City.
C. H. Kester .....	Valer.
Charles H. Jennings .....	Whitefish.
F. H. Negley .....	Whitehall.
Wood & Hampton .....	White Sulphur Springs.
W. A. Orgain Co. ....	Wibaux.
W. C. Ripley .....	Yates.
The Olson-Boorse Realty Co. ....	Miles City.
Passmore & Co. ....	Butte.
W. P. Matheson .....	Billings.
W. L. Swendeman .....	Helena.

### Firemen's Insurance Company.

784 and 786 Broad Street, Newark, N. J.

Daniel H. Dunham, President ; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 LaSalle St., Chicago.

#### Agents.

Name.	Address.
R. E. Shepherd & Co. ....	Billings.
E. M. Gardner & Co. ....	Bozeman.
Montana Land & Securities Co. ....	Butte.
Robert H. Watson .....	Glendive.
Brackett & Schroeder Co. ....	Helena.
Ramsdell & Allen .....	Livingston.
Pogue & Knott .....	Kalispell.
Calvin Investment Co. ....	Miles City.
Harvey D. Fisher .....	Missoula.
Henry H. Stanley .....	Great Falls.
H. A. Flager & Co. ....	Red Lodge.

### First Russian Insurance Company.

St. Petersburg, Russia.

Paul E. Rasor, U. S. Mgr., 52 William St., New York.

#### Agents.

Name.	Address.
H. B. Palmer .....	Helena.

### Franklin Fire Insurance Company.

421 Walnut St., Phila., Pa.

Alfred E. Duncan, President ; Ezra T. Cresson, Secretary.

C. C. Kinney, Mgr., 934 Merchants Exchange Bldg., San Francisco.

#### Agents.

Name.	Address.
Branscomb & Binder .....	Butte.
Wellcome & Peckover .....	Anaconda.
Yellowstone Investment Co. ....	Billings.
J. M. Lindley .....	Bozeman.
Hall Brothers .....	Butte.
S. P. Wilson .....	Deer Lodge.
Lewis J. Price .....	Dillon.
F. S. Squier .....	Forsyth.
J. H. Miskimen .....	Glendive.
Stackhouse-Speer Agency .....	Great Falls.
Sol Poznanski .....	Helena.
Irwin & Beck .....	Hamilton.
E. C. Carruth .....	Havre.
James H. Whalen .....	Harlowton.
Sam L. Wallace .....	Kalispell.
M. J. Walsh .....	Livingston.
Hilger Loan & Realty Co. ....	Lewistown.
Wallace P. Smith .....	Missoula.
Calvin Investment Co. ....	Miles City.
Pipes & Gordon .....	Polson.
Carbon Realty Co. ....	Red Lodge.
Flaherty-Richards .....	Missoula.

**German Alliance Insurance Company.**

No. 1, Liberty St., New York, N. Y.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 125 Monroe St., Chicago.

**Agents.**

Name.	Address.
Edgar B. Camp .....	Billings.
Sears & Dawes .....	Bozeman.
Huston & Elderkin .....	Butte.
Martin Conlin .....	Columbia Falls.
C. S. Stafford .....	Culbertson.
Philip Gibson Agency .....	Great Falls.
Thomas B. Miller .....	Helena.
Allen H. Davis .....	Kalispell.
James L. Martin .....	Lewistown.
Ramsdell & Allen .....	Livingston.
Collins & Leighton .....	Miles City.
Carroll & Napton .....	Missoula.

**German American Insurance Company.**

No. 1, Liberty St., New York.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 125 Monroe St., Chicago.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Harry C. Allen .....	Rig Timber.
Yellowstone Investment Co. ....	Billings.
R. D. Steele Co. ....	Bozeman.
Donald L. Blackstone .....	Chinook.
R. L. Taft .....	Cut Bank.
Edward Scharnikow .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
J. E. Shattuck .....	Elliston.
W. E. Dowlin .....	Forsyth.
Richard E. Johnson .....	Glasgow.
R. H. Watson .....	Glendive.
Alfred E. Rogers .....	Great Falls.
Frederick H. Reeser .....	Hamilton.
Geo. W. Vennum .....	Harlem.
Wm. O. Straight .....	Harlowton.
Edwin C. Carruth .....	Havre.
H. B. Palmer & Co., Inc. ....	Helena.
Edgar E. Givens .....	Kalispell.
The Hilger Loan & Realty Co. ....	Lewistown.
Thos. M. Swindlehurst .....	Livingston.
Calvin Investment Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Richard S. Nutt .....	Mondak.
Homer Detrick .....	Moore.
Dan'l. J. Condon .....	Neihart.
Eugene A. Hannah .....	Phillipsburg.
I. R. Blaisdell .....	Plains.
L. O. Caswell .....	Red Lodge.
Wm. J. Jameson .....	Roundup.
Raymond W. Rossiter .....	Sheridan.
W. B. Dolenty .....	Townsend.
W. A. Clark .....	Virginia City.
A. D. Schwab .....	Big Horn.
Cowan & Son .....	Box Elder.
H. C. Willis .....	Browning.
Walter S. Baker .....	Chester.
J. Z. Bruegger .....	Culbertson.
J. W. Day .....	Huntley.
J. H. Ehlers .....	Libby.
J. W. Corwin .....	Park City.
H. F. Guth .....	Shelby.
F. B. Callow .....	Tracy.
Elmer L. Geddes .....	Whitefish.
A. C. Strode .....	Whitlash.
Sherman T. Cogswell .....	Wolf Point.

### Germania Fire Insurance Company.

62 William St., New York.

Hugo Schumann, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 169 E. Jackson Blvd., Chicago.

#### Agents.

Name.	Address.
Patrick M. Sullivan	Anaconda.
Willis H. Clark	Belgrade.
Harry J. Skinner	Belt.
James W. Geiger	Big Timber.
North Real Estate Investment Co.	Billings.
Sherman F. Tuttle	Boulder.
The R. D. Steele Co., Inc.	Bozeman.
W. L. Hyde	Bridger.
Lawlor & Rowe	Butte.
Patrick Kelly	Conrad.
Raiff & Thayer	Columbus.
Walter B. Sands	Chinook.
Richard O. Lunke	Culbertson.
Rollin R. Humber	Deer Lodge.
Abraham L. Stone	Dillon.
Frederick V. H. Collins	Forsyth.
Frank M. Brooder	Fromberg.
John C. Sullivan	Fort Benton.
Jesse E. Arnot	Glasgow.
J. Harley Miskimen	Glendive.
Benedict P. McNair	Great Falls.
Abraham L. Johnston	Hamilton.
Joseph A. Hatch	Harlem.
William C. Husband	Harlowton.
Allen & Worland	Havre.
Platt & Heath Co.	Helena.
Charles M. Harris	Hobson.
Barton A. Harlan	Joliet.
Griffin & Stannard	Kalispell.
Laurel Real Estate, Loan & Investment Co.	Laurel.
Hilger Loan & Realty Co.	Lewistown.
M. J. Walsh	Livingston.
Harry Cosner	Malta.
Ernest A. Sanborn	Manhattan.
Collins & Leighton	Miles City.
Wallace P. Smith	Missoula.
Richard S. Nutt	Mondak.
Lawrence V. Jackson	Moore.
Clifford W. Powell	Plains.
H. A. Flager & Co.	Red Lodge.
Calvin R. Cheney	Roundup.
Edward O. Lewis	Stevensville.
Wilbert A. Brubaker	Terry.
The First State Bank	Thompson.
John P. Kearns	Townsend.
Frank I. Black	Twir Bridges.
Charles H. Jennings	Whitefish.
Ike E. O. Pace	Whitehall.
John C. Kinney	Wibaux.
Chas. E. Redeker	Polson.

### Girard Fire & Marine Insurance Company.

633 Chestnut St., Philadelphia, Pa.

Henry M. Gratz, President; Edwin J. Thomason, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco.

#### Agents.

Name.	Address.
W. A. Combs	Billings.
McMillan & Cannon	Butte.
John C. Duff	Chinook.
W. S. Frary	Great Falls.
Flathead Title Co.	Kalispell.
Sheldon Abstract Co.	Kalispell.
Frank Bender	Livingston.
John Gibb	Miles City.
William Dyson	Missoula.
W. C. Kester	Deer Lodge.
Ed. M. Allen	Havre.
M. J. O'Leary & Co.	Helena.
Morton-Hill Co.	Lewistown.

### Glens Falls Insurance Company.

Corner Glen and Bay Sts., Glens Falls, N. Y.

J. L. Cunningham, President; E. W. West, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. A. Lowry & Co. ....	Big Timber.
W. H. Clark .....	Belgrade.
Edgar B. Camp .....	Billings.
The R. D. Steele Co. ....	Bozeman.
W. D. Fenner .....	Butte.
J. E. Webb .....	Choteau.
R. F. Tattersall .....	Dillon.
H. G. Pomeroy .....	Eureka.
Dowlin & Squier .....	Forsyth.
W. B. Foster .....	Glendive.
W. S. Frary & Co. ....	Great Falls.
A. L. Johnston .....	Hamilton.
Wm. O. Straight .....	Harlowton.
Sol Poznanski .....	Helena.
Duffy & King .....	Kallispell.
Sam L. Wallace .....	Kallispell.
Julger Loan & Realty Co. ....	Lewistown.
M. J. Walsh .....	Livingston.
Collins & Leighton .....	Miles City.
A. K. Anderson .....	Missoula.
H. A. Flager & Co. ....	Red Lodge.
S. P. Wilson .....	Deer Lodge.

### Hamburg-Bremen Fire Insurance Company.

Hamburg, Germany.

F. O. Affeld, U. S. Mgr., 19 Liberty St., New York.

Henry Carstens, Gen. Agt., Lowman Bldg., Seattle, Wash.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
W. P. Matheson .....	Billings.
R. H. Hough .....	Bridger.
J. A. Lowry .....	Big Timber.
F. Culloden .....	Bozeman.
Slemons & Booth .....	Butte.
Geo. H. Simpson .....	Columbus.
M. S. Darling .....	Conrad.
Johnson & Boone .....	Dillon.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
Grover C. Schmidt .....	Fort Benton.
W. S. Frary & Co. ....	Great Falls.
W. B. Foster .....	Glendive.
Johnston Brothers .....	Hamilton.
H. B. Palmer & Co., Inc. ....	Helena.
Grover C. Perkins .....	Harlowton.
R. E. Hammond .....	Hayre.
Griffith & Booth .....	Kallispell.
Livingston Land & Abstract Co. ....	Livingston.
Edmund Wright .....	Lewistown.
J. E. Farnum .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Daniel J. Condon .....	Neihart.
Patrick J. Gilroy .....	Tolson.
L. O. Caswell .....	Red Lodge.
E. O. Lewis .....	Stevensville.
H. F. Guth .....	Shelby.
A. S. Ainsworth .....	Thompson.
B. C. Leech, Sr. ....	Valier.
J. L. Platt .....	Whitehall.
Theodore Sarter .....	White Sulphur Springs.



### Hanover Fire Insurance Company.

34 Pine St., New York.

R. Emory Warfield, President; Joseph McCord, Secretary.

Wm. Deans, Western Agt., Corbett Bldg, Portland, Oregon.

#### Agents.

Name.	Address.
M. E. Board & Co. ....	Anaconda.
H. C. Allen .....	Big Timber.
Fred H. Foster .....	Billings.
Nichols & Robinson .....	Bozeman.
Herman H. Peters .....	Bridger.
The Goodwin Investment Co. ....	Butte.
Branscomb & Binder .....	Butte.
Donald L. Blackstone .....	Chinook.
R. O. Lunke .....	Culbertson.
Fernald & Wakefield .....	Clyde Park.
Pearl I. Smith .....	Dillon.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
J. F. Redmond .....	Glasgow.
James Irvin & Co. ....	Great Falls.
The North-Whalen Co. ....	Harlowton.
James F. Torrence .....	Hamilton.
George A. Chichester .....	Great Falls.
H. B. Palmer & Co., Inc. ....	Helena.
L. C. Henry .....	Helena.
Frank D. Stoop .....	Kalispell.
Flathead Title Co. ....	Kalispell.
Northwest Investment Co. ....	Laurel.
The Cook-Reynolds Co. ....	Lewistown.
Frank Bender .....	Livingston.
Harry J. Thomas .....	Manhattan.
John A. Tressler .....	Malta.
John Gibb .....	Miles City.
A. Riba .....	Plentywood.
Wheeldon, Fernald & Rossi .....	Missoula.
Ball & McMichael .....	Polson.
L. O. Caswell .....	Red Lodge.
William J. Jameson .....	Roundup.
E. M. Paulson .....	Three Forks.
William C. Ripley .....	Yates.

### Hartford Fire Insurance Company.

125 Trumbull St., Hartford, Conn.

Chas. E. Chase, President; Thos. Turnbull, Asst. Secretary.

Palache & Hewitt, Gen. Agts., 430 California St., San Francisco.

#### Agents.

Name.	Address.
M. H. Sommerville .....	Bozeman.
Wellcome & Peckover .....	Anaconda.
W. H. Clark .....	Belgrade.
J. A. Lowry & Co. ....	Big Timber.
Billings Loan & Title Co. ....	Billings.
J. E. Kelly .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
W. L. Hyde & Co. ....	Bridger.
Wellcome, Peckover & Rowlands .....	Butte.
R. F. Smith .....	Baker.
C. D. Goodnow .....	Broadview.
Wm. Powers .....	Bainville.
L. N. Beaulieu .....	Chinook.
A. N. Smith .....	Columbia Falls.
Raiff & Thayer .....	Columbus.
Verne H. Bostwick .....	Culbertson.
R. Ferguson .....	Conrad.
H. W. Brown .....	Cascade.
Edward Scharnikow .....	Deer Lodge.
E. D. White .....	Dillon.
G. A. Morse .....	Drummond.
H. G. Pomeroy .....	Eureka.

## Hartford Fire Insurance Company—Continued.

Name.	Address.
Rosebud Abstract Co. ....	Forsyth.
F. A. Flanagan .....	Fort Benton.
F. M. Schaefer .....	Fairview.
F. M. Brooder .....	Fromberg.
Robt. H. Watson .....	Glendive.
Chas. D. Elliot .....	Great Falls.
J. E. Arnot .....	Glasgow.
Irving G. Finrock .....	Geyser.
W. W. McCrackin .....	Hamilton.
E. C. Carruth .....	Havre.
C. F. Ellis & Co. ....	Helena.
W. C. Husband .....	Harlowton.
Chas. M. Harris .....	Hobson.
J. E. Prindle .....	Ismay.
L. Whitney .....	Joliet.
Anderson & Patterson .....	Judith Gap.
Griffin & Stannard .....	Kalispell.
Edmund Wright .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
R. S. Fudge .....	Laurel.
Wm. Jennison .....	Libby.
A. C. Bayers .....	Lavina.
Collins & Leighton .....	Miles City.
Stoddard & Price .....	Missoula.
L. V. Jackson .....	Moore.
Harry J. Thomas .....	Manhattan.
John A. Tressler .....	Malta.
C. W. Greening .....	Melstone.
M. Willard Stockwell .....	Musselshell.
Branscomb & Binder .....	Butte.
F. J. Finn .....	Piedmont.
C. A. Haskins .....	Medicine Lake.
S. L. Hodges .....	Martinsdale.
Frank D. Brown .....	Philipsburg.
Pipes & Gordon .....	Polson.
H. A. Flager & Co. ....	Red Lodge.
Carl N. Thompson .....	Roundup.
The Johnson Real Estate Co. ....	Sheridan.
Thos. C. Gardner .....	Sidney.
R. P. Austin .....	Somers.
N. P. Woods .....	Stevensville.
John A. Wilson .....	Stanford.
First State Bank .....	Thompson.
H. S. Teague .....	Townsend.
L. A. Thompson .....	Twin Bridges.
A. D. Jones .....	Three Forks.
Mackin & Flint .....	Terry.
C. H. Kester .....	Valley.
A. J. McKay .....	Whitehall.
Wood & Hampton .....	White Sulphur Springs.
Chas. H. Jennings .....	Whitefish.
Warland Lumber Co. ....	Warland.
F. W. Kvech .....	Yates.
Iver M. Brandjord .....	Ronan.
W. H. Axtell .....	Belgrade.
H. C. Allen .....	Big Timber.
Sugar City Land Co. ....	Billings.
W. Y. Smith .....	Bozeman.
W. C. Broadwater .....	Browning.
A. T. Morgan .....	Butte.
Martin Conlin .....	Columbia Falls.
R. L. Taft .....	Cut Bank.
Pearl I. Smith .....	Dillon.
F. S. Squier .....	Forsyth.
Williams-Hill Co. ....	Great Falls.
Thos. B. Murphy .....	Glasgow.
Geo. J. Joyce & Co. ....	Helena.
H. L. Bills .....	Judith Gap.
Allen H. Davis .....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
The Cook-Reynolds Co., Inc. ....	Lewistown.
M. J. Walsh .....	Livingston.
James Wilson .....	Malta.
Wm. Dyson .....	Missoula.
Homer Detrick .....	Moore.
Morris & Flint .....	Pony.
Wm. J. Jameson .....	Roundup.
Three Forks Real Estate, Insurance & Investment Co. ....	Three Forks.
Farmers' State Bank .....	Victor.
S. V. Stewart .....	Virginia City.

## Home Fire Insurance Company of Utah.

Salt Lake City, Utah.

Heber J. Grant, President; Horace G. Whitney, Secretary.

### Agents.

Name.	Address.
Davies Real Estate Co. ....	Billings.
Charles S. Passmore .....	Butte.
Maurer & Kirschwing .....	Great Falls.
Friederichs, Price & O'Leary .....	Helena.
Frank D. Stoop .....	Kalispell.
H. W. Dyer .....	Livingston.
Van Valen & Eiekmann .....	Missoula.

## The Home Insurance Company.

56 Cedar St., New York.

Elbridge G. Snow, President; Arrenah M. Burtis and Chas. L. Tyner,  
Secretaries.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
John L. B. Mayer .....	Augusta.
Louis Sponheim .....	Basin.
W. H. Clark .....	Belgrade.
Billings Loan & Title Co. ....	Billings.
J. A. Lowry & Co. ....	Big Timber.
E. M. Gardner Co. ....	Rozeman.
Raymond H. Hough .....	Bridger.
Augustus T. Morgan .....	Butte.
Walter S. Baker .....	Chester.
Robert E. O'Keefe .....	Chinook.
J. E. Webb .....	Choteau.
Martin Conlin .....	Columbia Falls.
George H. Simpson .....	Columbus.
Joseph E. Ritchey .....	Conrad.
Charles S. Stafford .....	Culbertson.
Robert L. Taft .....	Cut Bank.
Moncure Cockrell .....	Deer Lodge.
G. T. Paul .....	Dillon.
J. W. McKnight .....	Dupuyer.
Winnie E. Dowlin .....	Forsyth.
Frank A. Flanagan .....	Fort Benton.
Richard E. Johnson .....	Glasgow.
William B. Foster .....	Glendive.
W. S. Frary & Co. ....	Great Falls.
Oliver C. Cooper .....	Hamilton.
Ethan Allen Howell .....	Hardin.
Joseph A. Hatch .....	Harlem.
Robert E. Stephenson .....	Harlowton.
Edwin C. Carruth .....	Hayre.
H. B. Palmer & Co., Inc. ....	Helena.
Walter L. Scholes .....	Huntley.
Earl J. Armstrong .....	Ismay.
Claud E. Hudson .....	Joliet.
Kalispell Land & Insurane Co. ....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Edmund Wright .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Fred W. Hall .....	Malta.
Ernest A. Sanborn .....	Manhattan.
J. D. Conrad .....	Marysville.
Collins & Leighton .....	Miles City.
Stoddard & Price .....	Missoula.
Dan J. Condon .....	Neihart.
Frank D. Brown .....	Philipsburg.
Edwin L. Johnson .....	Plains.
Morris & Flint .....	Pony.
Lemuel O. Caswell .....	Red Lodge.
Robert P. Austin .....	Somers.
C. B. Calkins .....	Stevensville.
Wilbert A. Brubaker .....	Terry.
The First State Bank .....	Thompson.
Alfred A. Adams .....	Three Forks.
W. B. Dolenty .....	Townsend.

**The Home Insurance Company—Continued.**

Name.	Address.
George R. Allen .....	Twin Bridges.
Bert C. Leech, Sr. ....	Vallier.
Charles H. Jennings .....	Whitefish.
Ike E. O. Pace .....	Whitehall.
Theodore Sarter .....	White Sulphur Springs.
John C. Kinney .....	Wibaux.

**Imperial Fire Insurance Company.**

Broadway and Sixteenth Sts., Denver, Colo.

H. T. Lamey, President; A. L. Jessup, Secretary.

**Agents.**

Name.	Address.
Louis Sponheim .....	Basin.
W. D. Bell, Jr. ....	Belgrade.
Jas. W. Geiger .....	Big Timber.
Edgar B. Camp .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
Herman H. Peters .....	Bridger.
Montana Land & Securities Co. ....	Butte.
K. O. Slette .....	Culbertson.
Robert B. Stevens .....	Deer Lodge.
A. Louis Stone .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
Jens Rivenes .....	Glendive.
James M. Gaunt .....	Great Falls.
Gunniss & Monty .....	Hamilton.
A. L. Mitchell .....	Fardin.
Wm. C. Husband .....	Harlowton.
Sol Poznanski .....	Helena.
Griffin & Stannard .....	Kalispell.
Northwest Investment Co. ....	Laurel.
E. A. Foster .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
John A. Tressler .....	Malta.
John F. Selb .....	Manhattan.
J. B. Collins .....	Miles City.
W. H. Smead Co. ....	Missoula.
John A. Wilson .....	Moore.
B. M. Harris .....	Park City.
Pipes & Gordon .....	Folsom.
Fred H. Alden .....	Red Lodge.
Elmer L. Geddes .....	Whitefish.

**Insurance Company of the State of Pennsylvania.**

300 Walnut St., Philadelphia, Penn.

J. Henry Scattergood, President; E. R. Dannels, Secretary.

Ferris-Conoway-Selbach Agency, Gen. Agts., 1746 California St.,  
Denver, Colo.

**Agents.**

Name.	Address.
North Real Estate Investment Co. ....	Billings.
Smith & Shewe .....	Butte.
A. W. Ziebarth .....	Chinook.
Frank M. Catlin .....	Culbertson.
Haskell & Widmyer .....	Glendive.
Jas. Irvin & Co. ....	Great Falls.
Irwin & Beck .....	Hamilton.
Henry J. Meili .....	Havre.
Pioneer Realty Co. ....	Helena.
I. D. Rognlien .....	Kalispell.
B. G. Brockway .....	Laurel.
C. M. Kelly .....	Lewistown.
August Wiebke .....	Miles City.
P. J. Kline .....	Missoula.
Wm. J. Jameson .....	Roundup.
R. E. Shepherd & Co. ....	Rye Gate.

# Insurance Company of North America.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Howard Wright, Secretary.

Bailey & Johnston, Gen. Agts., 102 Battery St., San Francisco.

## Agents.

Name.	Address.
Sullivan & Peterson .....	Anaconda.
J. A. Sweeney .....	Bear Creek.
W. D. Bell, Jr. ....	Belgrade.
Thomas A. Tolrud .....	Belmont.
Ewing O. Clarke .....	Big Timber.
E. B. Camp .....	Billings.
J. E. Kelly .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Goodwin Investment Co. ....	Butte.
Hanson-MacPherson Co. ....	Butte.
Branscomb & Binder .....	Butte.
R. H. Wright .....	Collins.
J. T. Hutchinson .....	Columbia Falls.
Raiff & Thayer .....	Columbus.
Thomas B. Weller .....	Conrad.
R. L. Taft .....	Cut Bank.
E. Scharnikow .....	Deer Lodge.
L. J. Price .....	Dillon.
Frank Berantz .....	Dixon.
H. G. Pomeroy .....	Eureka.
William O'Laughlin .....	Fallon.
W. E. Dowlin .....	Forsyth.
L. G. Mendelssohn .....	Fromberg.
A. W. Mahon .....	Glasgow.
B. P. McNair .....	Great Falls.
Johnston Bros. ....	Hamilton.
Irwin & Beck .....	Hamilton.
W. C. Husband .....	Harlowton.
E. C. Carruth .....	Havre.
Biggs Investment Co. ....	Helena.
Frank P. Chamberlain .....	Joliet.
H. L. Bills .....	Judith Gap.
Kalispell Land & Insurance Co. ....	Kalispell.
Yellowstone Land & Grain Co. ....	Laurel.
A. C. Bayers .....	Lavina.
The Cook-Reynolds Co. ....	Lewistown.
H. L. Godfrey .....	Libby.
M. J. Walsh .....	Livingston.
Alexander D. McLeod .....	Manhattan.
S. L. Hodges .....	Martinsdale.
J. E. Farnum .....	Miles City.
Homer Detrick .....	Moore.
John A. Wilson .....	Moore.
H. J. Burleigh .....	Plains.
F. H. Nash .....	Polson.
J. A. Blummer .....	Pompeys Pillar.
W. H. Close .....	Red Lodge.
G. E. Broughton .....	Ronan.
L. R. Carroll .....	Roundup.
R. P. Austin .....	Somers.
J. J. Cameron .....	Stevensville.
H. E. Dawson .....	Stockett.
The First State Bank .....	Thompson.
C. E. Adams .....	Three Forks.
H. S. Teague .....	Townsend.
Spach & Whitsel .....	Twodot.
John Z. Clem .....	Virginia City.
Charles H. Jennings .....	Whitefish.
A. J. McKay .....	Whitehall.
Richard Manger .....	White Sulphur Springs.
Stoddard & Price .....	Missonla.
Samuel Griffith .....	Sweet Grass.



**International Insurance Company.**

No. 1 Liberty St., New York.

Sumner Ballard, President; Fritz Kortenbeutel, Secretary.

**Agents.**

Name.	Address.
Slemons & Booth .....	Butte.

**Jefferson Fire Insurance Company.**

425 Walnut St., Philadelphia, Pa.

Sydney E. Hutchinson, President; Chas. B. Jennings, Secretary.

Associated Underwriters, Gen. Agts., 537 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
Louis Sponheim .....	Basin.
North Real Estate Investment Co. ....	Billings.
The R. D. Steele Co. ....	Bozeman.
Ross & Kilmer .....	Butte.
R. R. Humber .....	Deer Lodge.
Thomas Alexander .....	Forsyth.
Phil Gibson Agency .....	Great Falls.
H. C. Packer .....	Hamilton.
Irwin & Beck .....	Hamilton.
Platt & Heath Co. ....	Helena.
W. F. Balensiefer .....	Helena.
Pogue & Knott .....	Kalispell.
Frank D. Stoop .....	Kalispell.
Frank Bender .....	Livingston.
Custer Commission Co. ....	Miles City.
Wallace P. Smith .....	Missoula.
H. D. Fisher .....	Missoula.
F. H. Alden .....	Red Lodge.

**Jakor Fire Insurance Company.**

Moscow, Russia.

Mutzenbecher & Ballard, U. S. Mgrs., No. 1 Liberty St., New York.

**Agents.**

Name.	Address.
Branscomb & Binder .....	Butte.

**Law Union and Rock Insurance Company, Ltd.**

London, England.

A. F. Shaw, U. S. Mgr., 159 LaSalle St., Chicago.

H. H. Smith, Mgr., 310 Sansome St., San Francisco.

**Agents.**

Name.	Address.
John W. James .....	Anaconda.
W. R. Barber .....	Baker.
Louis Sponheim .....	Basin.
Wm. D. Bell, Jr. ....	Belgrade.
H. C. Allen .....	Big Timber.

Law Union & Rock Insurance Company, Ltd.—Continued.

Name.	Address.
E. B. Camp .....	Billings.
Charles E. Dunlop .....	Bozeman.
Stemons & Booth .....	Butte.
Dewar, Warner & Francis .....	Cascade.
Branscomb & Binder .....	Butte.
L. N. Beaulieu .....	Chinook.
Martin Conlin .....	Columbia Falls.
J. E. Ritchey .....	Conrad.
First National Bank .....	Culbertson.
R. L. Taft .....	Cut Bank.
Moncure Cockrell .....	Deer Lodge.
Geo. G. Grant .....	Ekalaka.
H. G. Pomeroy .....	Eureka.
Dowlin & Squier .....	Forsyth.
R. E. Johnson .....	Glasgow.
I. N. Hill .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
F. H. Reeser .....	Hamilton.
H. B. Palmer & Co. ....	Helena.
J. E. Prindle .....	Ismay.
Griffith-Booth Realty Co. ....	Kalispell.
J. S. Kelly .....	Kendall.
R. S. Fudge .....	Laurel.
The Cook-Reynolds Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
C. W. Greening .....	Melstone.
Collins & Leighton .....	Miles City.
Van Valen & Eickmann .....	Missoula.
L. V. Jackson .....	Moore.
N. H. Morgan .....	Plains.
H. A. Flager & Co. ....	Red Lodge.
Wm. J. Jameson .....	Roundup.
J. B. Parnall .....	Stevensville.
H. S. Teague .....	Townsend.
Roy Van Winkle .....	Virginia City.
Theodore Sarter .....	White Sulphur Springs.

Liverpool and London and Globe Insurance Company.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 45 William St., New York.

Wm. S. Warren, Resident Secretary, 205 LaSalle St., Chicago.

Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. A. Lowry & Co. ....	Big Timber.
Chas. F. Burton .....	Billings.
Sherman F. Tuttle .....	Boulder.
E. M. Gardner & Co., Inc. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Branscomb & Binder .....	Butte.
Hanson-MacPherson Co. ....	Butte.
R. E. O'Keefe .....	Chinook.
Raiff & Thayer .....	Columbus.
Concord Mercantile Co. ....	Concord.
Joseph E. Ritchey .....	Conrad.
A. Louis Stone .....	Dillon.
Chas. F. Chalsma .....	Dodson.
Winnie E. Dowlin .....	Forsyth.
John C. Sullivan .....	Fort Benton.
Richard E. Johnson .....	Glasgow.
Robert H. Watson .....	Glendive.
Benedict P. McNair .....	Great Falls.
Johnson Bros. ....	Hamilton.
Geo. W. Vennum .....	Harlowton.
Robert B. Stephenson .....	Havre.
Edwin C. Carruth .....	Helena.
H. B. Palmer & Co. ....	Hobson.
John J. Jewell .....	Ismay.
E. J. Armstrong .....	Kalispell.
Kalispell Land & Insurance Co. ....	Laurel.
Laurel Real Estate, Loan & Investment Co. ....	Lewistown.
Edmund Wright .....	Libby.
Timothy Miller .....	

**Liverpool and London and Globe Insurance Company—Continued**

Name.	Address.
Thos. M. Swindlehurst .....	Livingston.
Fred W. Hall .....	Malta.
John Gibb .....	Miles City.
Frank P. Keith .....	Missoula.
Hugh L. Shafer .....	Moore.
Daniel J. Condon .....	Neihart.
Morris & Flint .....	Pony.
H. A. Flagler & Co. ....	Red Lodge.
Chas. F. Richardson .....	Roundup.
Chas. D. Kicher .....	Shelby.
Raymond W. Rossiter .....	Sheridan.
Robert P. Austin .....	Somers.
Logan & Cochran .....	Stevensville.
First State Bank .....	Thompson.
Hugh S. Teague .....	Townsend.
Frank H. Negley .....	Whitehall.
Theodore Sarter .....	White Sulphur Springs.

**Liverpool and London and Globe Insurance Company.**

45 William St., New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., 205 LaSalle St., Chicago.

**Agents.**

Name.	Address.
Hanson & McPherson .....	Butte.
William P. Matheson .....	Billings.
Frank P. Keith .....	Missoula.

**London Assurance Corporation.**

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

Thornton & Parrish, Joint Mgrs., Pine and Sansome Sts., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. W. Geiger .....	Big Timber.
Billings Loan & Title Co. ....	Billings.
The R. D. Steele Co. ....	Bozeman.
Passmore & Co. ....	Eutte.
Branscomb & Binder .....	Butte.
E. Scharnikow & Co. ....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
Oscar P. Roop .....	Glasgow.
B. P. McNair .....	Great Falls.
Conwell & Conwell .....	Harlowton.
F. J. Lange .....	Helena.
Sol Poznanski .....	Helena.
The Griffith-Booth Realty Co. ....	Kalispell.
The Cook-Reynolds Co. ....	Lewistown.
Ramsdell & Allen .....	Livingston.
The Clark Land Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
L. O. Caswell .....	Red Lodge.

## London and Lancashire Fire Insurance Company.

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57 William St., New York.  
Jas. Wyper Mgr., 571 Sacramento St., San Francisco.

### Agents.

Name.	Address.
H. C. DeLaney .....	Bainville.
Louis Sponheim .....	Basin.
J. H. Wright .....	Bear Creek.
W. H. Clark .....	Belgrade.
J. O. Higham .....	Belfry.
J. A. Lowry & Co. ....	Big Timber.
Fred H. Foster .....	Billings.
S. F. Tuttle .....	Boulder.
The R. D. Steele Co. ....	Bozeman.
M. A. Berger .....	Butte.
Branscomb & Binder .....	Butte.
Jonathan E. Webb .....	Choteau.
A. L. Jordan .....	Columbia Falls.
J. H. Meyers .....	Deer Lodge.
E. D. White .....	Dillon.
H. G. Pomeroy .....	Eureka.
W. E. Dowlin .....	Forsyth.
H. A. Sample .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
Irwin & Beck .....	Hamilton.
W. O. Straight .....	Harlowton.
T. B. Miller .....	Helena.
William Shaw .....	Helmville.
J. E. Prindle .....	Ismay.
C. E. Hudson .....	Joliet.
The Kalispell Land & Insurance Co. ....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
Wm. Jennison .....	Libby.
Frank Bender .....	Livingston.
F. W. Hall .....	Malta.
Jos. E. Farnum .....	Miles City.
Oscar Crutchfield .....	Missoula.
B. M. Harris .....	Park City.
A. J. Lowary .....	Polson.
Frank P. Whicher .....	Red Lodge.
Carl N. Thompson .....	Roundup.
B. F. Yerkes .....	Twin Bridges.
Chas. H. Jennings .....	Whitefish.
F. E. McCall .....	Whitehall.
R. B. Chappell .....	Wibaux.

## Merchants Fire Insurance Company.

Mercantile Building, Denver, Col.

W. J. Galligan, President; J. R. Gardner, Sec'y-Mgr.

### Agents.

Name.	Address.
Ja North .....	Billings.
G. M. Simpson .....	Billings.
R. M. Hawkins & Co. ....	Helena.
Oscar Crutchfield .....	Missoula.

**Mercantile Fire and Marine Insurance Company.**

47 Kilby St., Boston, Mass.

Edw. T. Campbell, President; James Simpson, Secretary.

Christensen & Goodwin, Gen. Agts., 241 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Branscomb & Binder .....	Butte.
Montana Land & Securities Co. ....	Butte.
Dier & Bates .....	Bozeman.
Edgar B. Camp .....	Billings.
Cowan Bros. ....	Boulder.
J. F. Rich .....	Bridger.
J. E. Webb .....	Choteau.
Paul Babcock .....	Culbertson.
J. M. Gaunt .....	Great Falls.
L. C. Henry .....	Helena.
Walter A. Frazier .....	Helena.
J. Austin Hatch .....	Harlem.
Frank D. Stoop .....	Kalispell.
Frank Bender .....	Livingston.
Chas. W. Morton .....	Lewistown.
Northwest Investment Co. ....	Laurel.
Frank P. Keith .....	Missoula.
H. J. Thomas .....	Manhattan.
R. M. Trafton .....	Malta.
Jacob Kivikangas .....	Red Lodge.
Tooley, Baxter & Tice .....	Twodot.
W. A. Clark .....	Virginia City.
Frank Happ .....	Valier.

**Michigan Fire and Marine Insurance Company.**

Penobscot Bldg., Detroit, Mich.

M. W. O'Brien, President; E. J. Booth, Secretary.

C. A. Henry & Co., Gen. Agts., Sacramento and Sansome Sts., San Francisco.

**Agents.**

Name.	Address.
Martin E Foard & Co.....	Anaconda.
Walter W. Watkins .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Wall & Jackman Co. ....	Butte.
Branscomb & Binder .....	Butte.
Lawrence M. McDonnell .....	Great Falls.
T. B. Miller .....	Helena.
Sam L. Wallace .....	Kalispell.
T. M. Swindlehurst .....	Livingston.
The Clark Land Co. ....	Miles City.
Frank P. Keith .....	Missoula.



### Michigan Commercial Insurance Company.

116 W. Ottawa St., Lansing, Michigan.

F. A. Hooker, President; A. D. Baker, Secretary.

T. J. A. Tiedemann, Gen. Agt., 314 California St., San Francisco.

#### Agents.

Name.	Address.
J. A. Lowry & Co. ....	Big Timber.
William P. Matheson .....	Billings.
Mrs. E. L. Houston .....	Bozeman.
Slemons & Booth .....	Butte.
Johnson & Boone .....	Dillon.
F. V. H. Collins .....	Forsyth.
Jens Rivenes .....	Glendive.
Charles F. Murphy .....	Great Falls.
Irwin & Beck .....	Hamilton.
G. C. Perkins .....	Harlowton.
M. J. O'Leary & Co. ....	Helena.
Hosch & Beck .....	Helena.
Merigold & Burnes .....	Kalispell.
F. E. Wright .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Wheeldon, Fernald & Rossi .....	Missoula.
L. O. Caswell .....	Red Lodge.
C. E. Redeker .....	Polson.

### Milwaukee Mechanics Insurance Company.

442 City Hall Square, Milwaukee, Wis.

William L. Jones, President; Oscar Griebing, Secretary.

#### Agents.

Name.	Address.
M. E. Foard & Co. ....	Anaconda.
W. H. Clark .....	Belgrade.
Harry J. Skinner .....	Belt.
J. A. Lowry & Co. ....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Sherman F. Tuttle .....	Boulder.
The R. D. Steele Co. ....	Bozeman.
Robt. B. Drummond .....	Bridger.
Slemons & Booth .....	Butte.
R. E. O'Keefe .....	Chinook.
Geo. H. Simpson .....	Columbus.
R. R. Humber .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
Frank M. Brooder .....	Fromberg.
J. H. Miskimen .....	Glendive.
Oliver F. Wadsworth .....	Great Falls.
A. L. Johnston .....	Hamilton.
W. C. Husband .....	Harlowton.
E. C. Carruth .....	Havre.
Piatt & Heath Co. ....	Helena.
F. R. Henry .....	Hobson.
C. E. Hudson .....	Jeliet.
Griffin & Stannard .....	Kalispell.
Jas. L. Martin .....	Lewistown.
Michael J. Walsh .....	Livingston.
B. W. Brockway .....	Malta.
Collins & Leighton .....	Miles City.
W. H. Smead Co., Inc. ....	Missoula.
L. V. Jackson .....	Moore.
E. L. Johnson .....	Plains.
L. O. Caswell .....	Red Lodge.
W. A. Brubaker .....	Terry.
First State Bank .....	Thompson.
John P. Kearns .....	Townsend.
Geo. R. Allen .....	Twin Bridges.
J. L. Platt .....	Whitehall.
R. B. Chappell .....	Wibaux.

**Moscow Fire Insurance Company.**

Moscow, Russia.

Paul E. Rasor, U. S. Mgr., 52 William St., New York.

**Agents.**

Name.	Address.
H. B. Palmer .....	Helena.

**Munich Reinsurance Company.**

Bavaria, Germany.

Carl Schreiner, U. S. Mgr., 346 Broadway, New York.

No agents appointed at this time.

**Nassau Fire Insurance Company.**

28-30 Court St., Brooklyn, N. Y.

William Harkness, President; Thos. M. Harris, Secretary.

No agents appointed at this time.

**New Zealand Insurance Company, Ltd., Auckland, New Zealand.**

Clinton Folger and Walter M. Speyer, U. S. Mgrs., 343 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Hayes & Reed .....	Anaconda.
H. C. Allen .....	Big Timber.
Jones & Yergey .....	Bozeman.
E. B. Camp .....	Billings.
Branscomb & Binder .....	Butte.
Hanson-MacPherson Co. ....	Butte.
J. E. Webb .....	Choteau.
Geo. H. Simpson .....	Columbus.
Donald L. Blackstone .....	Chinook.
Verne H. Bostwick .....	Culbertson.
A. S. Johnson .....	Dillon.
Wm. E. Ross .....	Fromberg.
Lawrence McDonnell .....	Great Falls.
W. B. Foster .....	Glendive.
J. E. Arnot .....	Glasgow.
Biggs Investment Co. ....	Helena.
Olaf G. Skylstead .....	Havre.
Conwell & Conwell .....	Harlowton.
Griffin & Stannard .....	Kalispell.
T. M. Swindlehurst .....	Livingston.
Brassey & Stack .....	Lewistown.
Northwest Investment Co. ....	Laurel.
Collins & Leighton .....	Miles City.
J. A. Tressler .....	Malta.
R. W. Kemp .....	Missoula.
L. O. Caswell .....	Red Lodge.
Carl N. Thompson .....	Roundup.
W. A. Brubaker .....	Terry.
R. A. Chappell .....	Wibaux.
Theo. Sarter .....	White Sulphur Springs.

### National Fire Insurance Company.

95 Pearl St., Hartford, Conn.

James Nichols, President; B. R. Stillman, Secretary.

McNear & Wayman, Gen. Agts., Sansome and Sacramento Sts., San Francisco.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Louis Sponheim .....	Basin.
J. A. Lowry & Co. ....	Big Timber.
Will A. Combs .....	Billings.
Sherman F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
Wilson & Smith Co. ....	Butte.
M. S. Darling .....	Conrad.
G. T. Paul .....	Dillon.
W. E. Dowlin .....	Forsyth.
J. H. Miskimen .....	Glendive.
W. S. Frary & Co. ....	Great Falls.
E. C. Carruth .....	Havre.
Piatt & Heath Co. ....	Helena.
C. E. Hudson .....	Joliet.
Kalispell Land & Insurance Co. ....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
M. J. Walsh .....	Livingston.
Calvin Investment Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Homer Detrick .....	Moore.
Frank D. Brown .....	Phillipsburg.
L. O. Caswell .....	Red Lodge.
H. J. Charlton .....	Valier.
Branscomb & Binder .....	Butte.

### National Union Fire Insurance Company.

401 Wood St., Pittsburg, Penn.

E. E. Cole, President; B. D. Cole, Secretary.

#### Agents.

Name.	Address.
Wilson & Smith Co. ....	Butte.
Livingston Land & Abstract Co. ....	Livingston.
Wheeldon, Fernald & Rossi .....	Missoula.
J. M. Gaunt .....	Great Falls.
Piatt & Heath Co. ....	Helena.
Dowlin & Squier .....	Forsyth.
Edward C. Leonard .....	Glendive.
Collins & Leighton .....	Miles City.
Jones & Yergy .....	Bozeman.
W. F. Balensiefer .....	Helena.
L. E. Schad .....	Billings.
L. J. Price .....	Dillon.
Fred H. Reeser .....	Hamilton.
James L. Martin .....	Lewistown.
I. D. Rognlien .....	Kalispell.
I. R. Blaisdell .....	Plains.
A. S. Ainsworth .....	Thompson.
E. C. Carruth .....	Havre.
W. D. Bell, Jr. ....	Belgrade.
C. B. Calkins .....	Stevensville.
First National Bank .....	Culbertson.
John A. Tressler .....	Malta.
Albert W. Ziebarth .....	Chinook.
J. H. Miskimen .....	Glendive.
John A. Wilson .....	Moore.
John J. Jewell .....	Philbrook.

**New Brunswick Fire Insurance Company.**

40 Paterson St., New Brunswick, N. J.

Geo. H. Viehmann, President; Chas. D. Ross, Secretary.

Associated Underwriters, Gen. Agts., 537 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
John G. Ellingson .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
L. E. Schad .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
Montana Land & Securities Co. ....	Butte.
James A. Clifford .....	Custer.
J. C. Shaubut .....	Deer Lodge.
T. F. Hagan .....	Glendive.
Maurer & Kirschwing .....	Great Falls.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
J. A. Hatch .....	Harlem.
James H. Whalen .....	Harlowton.
Henry J. Meili .....	Havre.
Lockey Investment Co. ....	Helena.
Pioneer Realty Co. ....	Helena.
The Griffith-Booth Realty Co. ....	Kalispell.
Drinkard & Drinkard .....	Lewistown.
M. J. Walsh .....	Livingston.
H. D. Fisher .....	Missoula.
Homer Detrick .....	Moore.
Eugene A. Hannah .....	Philipsburg.
H. A. Flager .....	Red Lodge.
Eldon J. Crull .....	Roundup.
Alfred A. Adams .....	Three Forks.
J. Z. Clem .....	Virginia City.
D. F. Riggs .....	Whitehall.
O. M. Olsen .....	Miles City.

**New Hampshire Fire Insurance Company.**

876 Elm St., Manchester, N. H.

Frank W. Sargeant, President; Frank E. Martin and Lewis W. Crockett, Secretaries.

**Agents.**

Name.	Address.
John W. James .....	Anaconda.
Sugar City Land Co. ....	Billings.
Philip Dodson .....	Bozeman.
Passmore & Co. ....	Butte.
Moncure Cockrell .....	Deer Lodge.
Alfred Malmberg .....	Great Falls.
Louis C. Henry .....	Helena.
Kalispell Land & Insurance Co. ....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Chas. W. Morton .....	Lewistown.
Ramsdell & Allen .....	Livingston.
John Gibb .....	Miles City.
W. H. Smead Co. ....	Missoula.
L. O. Caswell .....	Red Lodge.

**New York Underwriters' Agency.**

125 Trumbull St., Hartford, Conn.

George L. Chase, President; Thos. Turnbull, Asst. Secretary.

H. R. Mann., Gen. Agt., Merchants' Exchange Bldg., San Francisco.

No agents appointed at this time.

# Niagara Fire Insurance Company.

25 Liberty St., New York.

Harold Herrick, President; Geo. W. Dewey, Secretary.

W. L. Steele, Gen. Agt., 159 La Salle St., Chicago.

## Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Henry C. De Laney .....	Bainville.
Louis Sponheim .....	Basin.
Chas. H. Provin .....	Belt.
H. C. Allen .....	Big Timber.
Billings Loan & Trust Co. ....	Pillings.
Robert R. Finlay .....	Bozeman.
Edgar B. Merrill .....	Bridger.
Slemons & Booth .....	Butte.
Melvin Rowe .....	Cascade.
Donald L. Blackstone .....	Chinook.
Jonathan E. Webb .....	Choteau.
Martin Conlon .....	Columbia Falls.
George H. Simpson .....	Columbus.
The Bank of Culbertson .....	Culbertson.
Simon P. Wilson .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
Louis P. Lanouette .....	Fairview.
Dowlin & Squier .....	Forsyth.
Richard E. Johnson .....	Glasgow.
Wm. B. Foster .....	Glendive.
B. P. McNair .....	Great Falls.
Howard C. Packer .....	Hamilton.
Geo. W. Vennum .....	Harlem.
Edwin C. Carruth .....	Havre.
H. B. Palmer & Co., Inc. ....	Helena.
Allen H. Davis .....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Chas. M. Kelly .....	Lewistown.
Harry W. Dyer .....	Livingston.
Collins & Leighton .....	Miles City.
James M. Rhoades .....	Missoula.
Richard S. Nutt .....	Mondak.
Irwin R. Blaisdell .....	Plains.
James C. Gregory .....	Poplar.
Homer Detrick .....	Moore.
B. M. Harris .....	Park City.
Lemuel O. Caswell .....	Red Lodge.
R. W. Rossiter .....	Sheridan.
Hobart E. Dawson .....	Stockett.
Chas. E. Adams .....	Three Forks.
John P. Kearns .....	Townsend.
Chas. H. Jennings .....	Whitefish.
Branscomb & Binder .....	Butte.
J. H. Murphy .....	Boulder.
B. L. Powers .....	Fort Benton.
Amos C. Hall .....	Virginia City.

# North British and Mercantile Insurance Company.

London and Edinburgh.

E. G. Richards, U. S. Mgr., 76 William St., New York.

## Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Louis Sponheim .....	Basin.
Yellowstone Investment Co. ....	Billings.
E. M. Gardner Co. ....	Bozeman.
S. F. Tuttle .....	Boulder.
Lawlor & Rowe .....	Butte.
E. S. Dodds .....	Columbus.
J. H. Meyers .....	Deer Lodge.
E. D. White .....	Dillon.
F. A. Flanagan .....	Fort Benton.
Rosebud Abstract Co., Inc. ....	Forsyth.
T. F. Hagan .....	Glendive.



North British and Mercantile Insurance Company—Continued.

Name.	Address.
Charles D. Eliot .....	Great Falls.
James F. Torrence .....	Hamilton.
Biggs Investment Co. ....	Helena.
L. J. Glenn .....	Harlowton.
Edmund Wright .....	Lewistown.
Griffin & Stannard .....	Kalispell.
Livingston Land & Abstract Co. ....	Livingston.
Calvin Investment Co. ....	Miles City.
Stoddard & Price .....	Missoula.
L. O. Caswell .....	Red Lodge.
Wood & Hanpton .....	White Sulphur Springs.
The First State Bank .....	Stevensville.
John F. Selb .....	Manhattan.
Branscomb & Binder .....	Butte.

North River Insurance Company.

93 William St., New York.

William E. Hutchins, President; Frederick H. Crum, Secretary.

Associated Underwriters, Gen. Agts., 537 Sacramento St., San Francisco.

Agents.

Name.	Address.
J. A. Lowry & Co. ....	Big Timber.
Davies Real Estate & Insurance Co. ....	Billings.
Ross & Kilmer .....	Butte.
D. L. Blackstone .....	Chinook.
A. L. Stone .....	Lillon.
W. E. Dowlin .....	Forsyth.
I. N. Hill .....	Glendive.
Moses & Huntsberger .....	Great Falls.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
Geo. W. Vennuni .....	Harlem.
James H. Whalen .....	Harlowton.
J. M. Lewis .....	Helena.
Sol. Poznanski .....	Helena.
John T. Laws .....	Helena.
Merigold & Burns .....	Kalispell.
James L. Martin .....	Lewistown.
John Dooley .....	Livingston.
B. W. Brockway .....	Malta.
John Gibb .....	Miles City.
L. O. Caswell .....	Red Lodge.
Eldon J. Crull .....	Roundup.
J. J. Cameron .....	Stevensville.
Fred W. Schmitz .....	Townsend.

Northwestern National Insurance Company.

Corner Wisconsin and Jackson Sts., Milwaukee, Wis.

Wilford M. Patten, President; Joseph Huebl, Secretary.

Agents.

Name.	Address.
Sullivan & Peterson .....	Anaconda.
W. H. Axtell .....	Belgrade.
John G. Ellingson .....	Big Timber.
R. E. Shepherd & Co. ....	Billings.
Dier & Bates .....	Excelsior.
L. M. Schott .....	Butte.
G. H. Simpson .....	Columbus.
R. R. Humber .....	Deer Lodge.
R. W. Boone .....	Lillon.
Dowlin & Squier .....	Forsyth.

**Northwestern National Insurance Company—Continued.**

Name.	Address.
E. C. Leonard .....	Glendive.
Phil Gibson Agency .....	Great Falls.
Robt. B. Simpson .....	Harlowton.
O. L. Bishop .....	Helena.
Pioneer Realty Co. ....	Helena.
Frank D. Stoop .....	Kalispell.
R. S. Fudge .....	Laurel.
F. J. Robinson .....	Lewistown.
M. J. Walsh .....	Livingston.
E. A. Sanborn .....	Manhattan.
Calvin Investment Co. ....	Miles City.
Jas. M. Rhoades .....	Missoula.
Frank P. Whicher .....	Red Lodge.
W. C. Jones .....	Roundup.
W. A. Means .....	Sheridan.
J. J. Cameron .....	Stevensville.
James M. Dolan .....	Three Forks.
Fred W. Schmitz .....	Townsend.
D. F. Riggs .....	Whitehall.
Ryan & Withee .....	Conrad.
Oscar P. Roop .....	Glasgow.
Jno. C. Duff .....	Chinook.
Henry J. Meili .....	Havre.
H. H. Dale .....	Culbertson.

**Northern Assurance Company.**

London, England.

H. E. Wilson, U. S. Mgr., 38 Pine St., New York.

G. H. Lermitt, Mgr., Monadnock Blk., Chicago.

No agents appointed at this time.

**Norwich Union Fire Insurance Society, Ltd.**

Norwich, England.

J. Montgomery Hare, U. S. Mgr., 59 John St., New York.

W. H. Lowden, Mgr., 558 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
T. W. Hayes .....	Anaconda.
Watson R. Barber .....	Baker.
Louis Sponheim .....	Basin.
J. Harry Wright .....	Bear Creek.
W. L. Miller .....	Belfry.
H. J. Skinner .....	Belt.
John G. Ellingson .....	Big Timber.
C. S. Bell .....	Billings.
Jones & Yergey .....	Bozeman.
H. H. Peters .....	Bridger.
Lawlor & Rowe .....	Butte.
Branscomb & Binder .....	Butte.
S. F. Tuttle .....	Boulder.
Chinook Real Estate Co. ....	Chinook.
E. S. Dodds .....	Columbus.
Joseph E. Ritchey .....	Conrad.
Moncure Cockrell .....	Deer Lodge.
R. J. Moore .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
E. Frank Sayre .....	Fort Benton.
Haskell & Widmyer .....	Glendive.
Benj. P. McNair .....	Great Falls.
George F. Brooks .....	Hamilton.
James W. Johnston .....	Hardin.
E. C. Carruth .....	Havre.
L. C. Henry .....	Helena.
Claud E. Hudson .....	Joliet.
Griffin & Stannard .....	Kalispell.
Robert S. Fudge .....	Laurel.
The Cook-Reynolds Co. ....	Lewistown.

## Norwich Union Fire Insurance Society, Ltd.—Continued.

Name.	Address.
Thomas M. Swindlehurst .....	Livingston.
John Gibb .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Homer Detrick .....	Moore.
Frank P. Whicher .....	Red Lodge.
Mackin & Flint .....	Terry.
W. J. Brown .....	Three Forks.
Matthews & Stafford .....	Townsend.
Tooley, Baxter & Tice .....	Two Dot.
C. H. Kester .....	Valier.
Joseph Reed .....	Whitefish.
Robert B. Chappell .....	Wibaux.
Sever Thompson .....	Darby.
First State Bank .....	Stevensville.

### Northwestern Fire & Marine Insurance Company.

13 N. 4th St., Minneapolis, Minn.

Walter C. Leach, President; W. A. Laidlaw, Secretary.

### Agents.

Name.	Address.
Yellowstone Investment Co. ....	Billings.
James W. Geiger .....	Big Timber.
Lawlor & Rowe .....	Butte.
H. H. Goodrich .....	Chainville.
W. M. Buckles .....	Buffalo.
Natural Resource & Realty Co. ....	Bozeman.
Frank M. Catlin .....	Culbertson.
George A. Simpson .....	Columbus.
J. E. Ritchey .....	Conrad.
R. E. O'Keefe .....	Chinook.
Bank of Outlook .....	Daleview.
George A. Morse .....	Drummond.
Robert B. Stevens .....	Deer Lodge.
Chas. F. Chalsma .....	Dodson.
Rosebud Abstract Co. ....	Forsyth.
Frank M. Brooder .....	Fromberg.
Wm. J. Flachsenhar .....	Glendive.
B. P. McNair .....	Great Falls.
J. E. Arnot .....	Glasgow.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
Lockey Investment Co. ....	Helena.
W. L. Scholes .....	Huntley.
F. R. Henry .....	Hobson.
Geo. W. Vennum .....	Harlem.
Erickson Bros. ....	Joplin.
Merigold & Burnes .....	Kalispell.
Northwest Investment Co. ....	Laurel.
W. H. Roberts .....	Livingston.
James L. Martin .....	Lewistown.
John F. Selb .....	Manhattan.
John Gibb .....	Miles City.
Mondak State Bank .....	Mondak.
Homer Detrick .....	Moore.
Carroll & Napton .....	Missoula.
F. W. Hall .....	Malta.
N. L. Nelson .....	Plentywood.
Morris & Flint .....	Pony.
Henri J. Burleigh .....	Plains.
H. A. Flager & Co. ....	Red Lodge.
Farmers' State Bank .....	Sidney.
Bank of Shelby .....	Shelby.
First State Bank .....	Stevensville.
Levi Mackin .....	Terry.
Engelbrecht M. Paulson .....	Three Forks.
C. H. Kester .....	Valier.
Farmers' State Bank .....	Victor.
First State Bank .....	Wibaux.
Doctor Franklyn Riggs .....	Whitehall.
W. C. Ripley .....	Yates.
Edwin Cooley Carruth .....	Havre.
Hallie L. Bills .....	Judith Gap.
H. D. Myrick .....	Stanford.
Richard F. Smith .....	Baker.
C. A. Haskins .....	Medicine Lake.
Elmer W. Denison .....	Chester.
P. F. Lofgren .....	Dagmar.
A. N. Foss .....	Galata.
J. S. Peterson .....	Hedgesville.

# Orient Insurance Company.

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.  
James Wyper, Mgr., 571 Sacramento St., San Francisco.

## Agents.

Name.	Address.
H. C. Allen	Big Timber.
E. B. Camp	Billings.
Gallatin Land & Investment Co.	Bozeman.
J. H. Curtis Co.	Butte.
Branscomb & Binder	Butte.
Fernald & Wakefield	Clyde Park.
A. L. Jordan	Columbia Falls.
L. J. Price	Dillon.
W. E. Dowlin	Forsyth.
J. E. Arnot	Glasgow.
J. M. Gaunt	Great Falls.
G. C. Perkins	Harlowton.
Lockey Investment Co.	Helena.
William Shaw	Helmville.
Griffin & Stannard	Kalispell.
E. A. Foster	Lewistown.
Ramsdell & Allen	Livingston.
J. A. Tressler	Malta.
John Gibb	Miles City.
William Dyson	Missoula.
L. O. Caswell	Red Lodge.
Carl N. Thompson	Roundup.

# Palatine Insurance Company, Ltd.

London, England.

A. H. Wray, U. S. Mgr., Corner Pine and William Sts., New York.  
E. T. Neibling, Mgr., 343 Sansome St., San Francisco.

## Agents.

Name.	Address.
Geo. W. Peterson	Anaconda.
Louis Sponheim	Basin.
H. C. Allen	Big Timber.
W. P. Matheson	Billings.
R. R. Finlay	Bozeman.
O. N. Perry	Butte.
Huston & Elderkin	Butte.
A. S. Johnson	Dillon.
Rosebud Abstract Co.	Forsyth.
W. S. Frary & Co.	Great Falls.
Johnston Bros.	Hamilton.
Brackett & Schroeder Co.	Helena.
Griffin & Stannard	Kalispell.
C. M. Kelly	Lewistown.
T. M. Swindlehurst	Livingston.
Security Land & Loan Co.	Miles City.
O. B. S. Orr	Missoula.
H. D. Fisher	Missoula.
Frank P. Whicher	Red Lodge.
Logan & Cochran	Stevensville.
W. A. Brubaker	Terry.
E. H. Goodman	Townsend.
Wood & Hampton	White Sulphur Springs.
Branscomb & Binder	Butte.
Fred H. Hoss	Deer Lodge.
J. A. Slattery	Glendive.
E. L. Johnson	Plains.
Frank D. Brown	Philipsburg.

**Pelican Assurance Company.**

47 Cedar St., New York.

L. P. Bayard, President; A. D. Irving, Jr., Secretary.

W. Irving, Gen. Agt., San Francisco.

No agents appointed at this time.

**Pennsylvania Fire Insurance Company.**

510 Walnut St., Philadelphia, Pa.

R. Dale Benson, President; W. Gardner Crowell, Secretary.

R. W. Osborn, Mgr., 558 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Louis Sponheim .....	Basin.
H. O. Kellogg .....	Big Timber.
Chas. F. Burton .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Huston & Elderkin .....	Butte.
Branscomb & Binder .....	Butte.
W. H. Axtell .....	Belgrade.
P. H. Hawkins .....	Columbus.
C. S. Stafford .....	Culbertson.
E. Scharnikow .....	Deer Lodge.
A. L. Stone .....	Dillon.
W. E. Dowlin .....	Forsyth.
W. B. Foster .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
R. E. Johnson .....	Glasgow.
R. E. Stephenson .....	Harlowton.
E. C. Carruth .....	Havre.
M. J. O'Leary & Co. ....	Helena.
The Cook-Reynolds Co. ....	Hobson.
Irwin & Beck .....	Hamilton.
Kalispell Land & Insurance Co. ....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
The Cook-Reynolds Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Collins & Leighton .....	Miles City.
Stoddard & Price .....	Missoula.
Homer Detrick .....	Moore.
John A. Tressler .....	Malta.
Fred C. Martin .....	Roundup.
H. A. Flager & Co. ....	Red Lodge.
Weaver & Bebb .....	Stanford.
W. A. Brubaker .....	Terry.
E. H. Goodman .....	Townsend.
S. V. Stewart .....	Virginia City.
Bushell & Seeley .....	Wibaux.
Elmer L. Geddes .....	Whitefish.



Peoples' National Fire Insurance Co.  
307 Walnut St., Philadelphia. Pa.

Louis S. Amonson, President; C. G. Yates, Secretary.  
Ferris-Conaway-Selbach Agency Gen. Agts., 1746 California St.,  
Denver.

**Agents.**

Name.	Address.
D. L. Blackstone .....	Chinook.
B. G. Brockway .....	Laurel.
E. J. Crull .....	Roundup.
McMillan & Cannon .....	Butte.
Moore Loan & Realty Co. ....	Moore.
Frank A. Breslin .....	Billings.
C. F. Murphy .....	Great Falls.
Henry J. Meili .....	Havre.
Zimmerman & Moulton .....	Helena.
Jens Rivenes .....	Glendive.
R. E. Shepherd & Co. ....	Billings.
W. H. Smead Co. ....	Missoula.
J. C. Shaubut .....	Deer Lodge.
The Western Realty Co. ....	Kalispell.
August Wiebke .....	Miles City.

Philadelphia Underwriters (A Subsidiary Organization of the Fire  
Association of Philadelphia and the Insurance Company  
of North America.)

Philadelphia, Pa.

J. W. Robertson, Mgr., 159 LaSalle St., Chicago.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
C. C. Covington .....	Augusta.
Harry C. Allen .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
The R. D. Steele Co. ....	Bozeman.
J. F. Trumbo .....	Bridger.
Wellcome, Peckover & Rowlands .....	Butte.
D. L. Blackstone .....	Chinook.
J. E. Webb .....	Choteau.
R. O. Lunke .....	Culbertson.
B. N. Stevenson .....	Dillon.
W. E. Dowlin .....	Forsyth.
John C. Sullivan .....	Fort Benton.
R. E. Johnson .....	Glasgow.
W. B. Foster .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
F. H. Reeser .....	Hamilton.
L. D. Glenn .....	Harlowton.
Allen & Worland .....	Havre.
Biggs Investment Co., Inc. ....	Helena.
Sam L. Wallace .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
D. P. Boyle .....	Libby.
Livingston Land & Abstract Co. ....	Livingston.
Security Land & Loan Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
J. A. Trow .....	Polson.
L. O. Caswell .....	Red Lodge.
Henry F. Guth .....	Shelby.
C. E. Adams .....	Three Forks.
J. P. Kearns .....	Townsend.
Lynn Comfort .....	Twin Bridges.
The W. A. Orgain Co. ....	Wibaux.

## Phoenix Assurance Company, Limited.

London, England.

L. P. Bayard and P. Beresford, Joint Mgrs., 47 Cedar St., New York.

W. Irving, Gen. Agt., 320 Sansome St., San Francisco.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
W. P. Matheson .....	Billings.
Passmore & Co. ....	Butte.
Jones & Yergey .....	Bozeman.
H. C. Allen .....	Big Timber.
H. H. Peters .....	Bridger.
Raiff & Thayer .....	Columbus.
A. W. Ziebarth .....	Chinook.
R. O. Lunke .....	Culbertson.
J. E. Webb .....	Choteau.
David J. Ryan .....	Conrad.
Edw. Scharnikow .....	Deer Lodge.
B. N. Stevenson .....	Dillon.
F. A. Flanagan .....	Fort Benton.
Rosebud Abstract Co. ....	Forsyth.
F. M. Brooder .....	Fromberg.
W. S. Frary & Co. ....	Great Falls.
A. S. Hartman .....	Gardiner.
C. N. Friday .....	Harlowton.
Gentry & Rose .....	Havre.
Johnston Bros. ....	Hamilton.
C. F. Ellis & Co. ....	Helena.
C. E. Hudson .....	Joliet.
The Griffith-Booth Realty Co. ....	Kalispell.
Wilder Nutting .....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Hugh L. Shafer .....	Moore.
Mondak State Bank .....	Mondak.
Wheeldon, Fernald & Rossi .....	Missoula.
J. E. Farnum .....	Miles City.
James Wilson .....	Malta.
Alexander D. McLeod .....	Manhattan.
L. O. Caswell .....	Red Lodge.
Wm. J. Janieson .....	Roundup.
James A. Johnson .....	Shelby.
Ball & McMichael .....	Polson.

## Phoenix Insurance Company.

783 Main St., Hartford, Conn.

D. W. C. Skilton, President; John B. Knox, Secretary.

George H. Tyson, Gen. Agt., Sacramento and Leidesdorff Sts., San Francisco.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
John L. B. Mayer .....	Augusta.
Branscomb & Binder .....	Butte.
Smith & Shewe .....	Butte.
A. T. Morgan .....	Butte.
W. P. Matheson .....	Billings.
Montana Realty & Loan Co. ....	Billings.
Jno. G. Ellingson .....	Big Timber.
H. C. Allen .....	Big Timber.
H. E. Smith .....	Bozeman.
R. D. Steele Co. ....	Bozeman.
W. D. Bell, Jr. ....	Belgrade.
A. T. Rutledge .....	Belgrade.
Ziebarth & Potter .....	Chinook.
Raiff & Thayer .....	Columbus.
G. H. Simpson .....	Columbus.

**Phoenix Insurance Company—Continued.**

Name.	Address.
J. E. Webb	Choteau.
P. Kelly	Conrad.
Verne H. Bostwick	Culbertson.
First National Bank	Culbertson.
R. R. Price	Dillon.
G. T. Paul	Dillon.
S. P. Wilson	Deer Lodge.
J. H. Meyers	Deer Lodge.
H. G. Pomeroy	Eureka.
F. L. Squier	Forsyth.
Rosebud Abstract Co.	Forsyth.
L. P. Lanouette	Fairview.
R. E. Reber	Fromberg.
A. J. Speer & Co.	Great Falls.
W. S. Frary & Co.	Great Falls.
W. B. Foster	Glendive.
Sidney J. Rundle	Glasgow.
R. E. Johnson	Glasgow.
W. E. Ford & Co.	Hedges.
J. T. Laws	Helena.
Biggs Investment Co.	Helena.
J. F. Torrence	Hamilton.
Irwin & Beck	Hamilton.
Geo. W. Vennum	Harlem.
Wm. C. Husband	Harlowton.
W. O. Straight	Harlowton.
Wm. Shaw	Helmville.
F. R. Henry	Hobson.
C. E. Hudson	Joliet.
S. L. Wallace	Kalispell.
Griffin & Stannard	Kalispell.
Jas. L. Martin	Lewistown.
Hilger Loan & Realty Co.	Lewistown.
T. M. Swindlehurst	Livingston.
Laurel Real Estate, Loan & Investment Co.	Laurel.
O. B. S. Orr	Missoula.
Stoddard & Price	Missoula.
Custer Commission Co.	Miles City.
Security Land & Loan Co.	Miles City.
E. A. Sanborn	Manhattan.
F. W. Hall	Malta.
R. S. Nutt	Mondak.
Homer Detrick	Moore.
Chas. W. Greening	Melstone.
I. R. Blaisdell	Plains.
Traders' State Bank of Poplar	Poplar.
Jacob Kivikangas	Red Lodge.
C. M. Thompson	Roundup.
R. P. Austin	Somers.
E. O. Lewis	Stevensville.
Thos. C. Gardner	Sidney.
Harry A. Vagg	Saco.
Jas. A. Johnson	Shelby.
F. I. Black	Twin Bridges.
Harry Huber	Whitehall.
J. C. Kinney	Wibaux.
Elmer L. Geddes	Whitefish.
Chas. H. Jennings	Whitefish.

**Providence Washington Insurance Company.**

20 Market St., Providence, R. I.

J. B. Branch, President; A. G. Beals, Secretary.

S. T. Collins, Mgr., Manhattan Bldg., Chicago.

**Agents.**

Name.	Address.
John W. James	Anaconda.
J. A. Lowry & Co.	Big Timber.
Wm. A. Combs	Billings.
Robert R. Finlay	Bozeman.
Edgar B. Merrill	Bridger.
Lawlor & Rowe	Butte.
Branscomb & Binder	Butte.

**Providence Washington Insurance Company—Continued.**

Name.	Address.
M. S. Darling .....	Conrad.
Geo. H. Simpson .....	Columbus.
Verne H. Bostwick .....	Culbertson.
Albert S. Johnson .....	Dillon.
Leonard J. B. Chapman .....	Eureka.
W. E. Dowlin .....	Forsyth.
John Hurly .....	Glasgow.
Haskell & Widmyer .....	Glendive.
Jas. Irvin & Co. ....	Great Falls.
Jas. F. Torrence .....	Hamilton.
James H. Whalen .....	Harlowton.
Allen & Worland .....	Hayre.
H. B. Palmer & Co., Inc. ....	Helena.
Joseph E. Prindle .....	Ismay.
Griffin & Stannard .....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
E. A. Foster .....	Lewistown.
Thomas M. Swindlehurst .....	Livingston.
Collins & Leighton .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Ed. W. Peck .....	Park City.
A. Riba .....	Plentywood.
L. O. Caswell .....	Red Lodge.
Logan & Cochran .....	Stevensville.
Hobart E. Dawson .....	Stockett.
A. S. Ainsworth .....	Thompson.
Edward F. Fisher .....	Wibaux.
Chas. H. Jennings .....	Whitefish.
Geo. M. Leonard .....	Broadview.
B. C. Leech .....	Valier.
Henry D. Kenyon .....	Plains.
Andrew P. McAnelly .....	Belt.
Fernald & Wakefield .....	Clyde Park.
Elmer W. Denison .....	Chester.
Howard E. Washburn .....	Shelby.
James T. Farris .....	Hinsdale.
Peter A. Peterson .....	Hingham.

**Prussian National Insurance Company.**

Stettin, Germany.

H. W. Letton, U. S. Mgr., 1342 Monadnock Blk., Chicago.

**Agents.**

Name.	Address.
M. E. Foard & Co. ....	Anaconda.
J. R. North .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
Hanson-MacPherson Co. ....	Butte.
Lewis J. Price .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
Jens Rivenes .....	Glendive.
A. E. Rogers .....	Great Falls.
Sol Poznanski .....	Helena.
Sheldon Abstract Co. ....	Kalispell.
Charles M. Kelly .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
August Wietke .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
James A. Trow .....	Polson.
L. O. Caswell .....	Red Lodge.

**Queen Insurance Company.**

84 William St., New York.

Edward E. Beddall, President; Nevett S. Bartow, Secretary.

Rolla V. Watt, Mgr., 122 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Sullivan & Peterson .....	Anaconda.
H. O. Kellogg .....	Pig Timber.
Billings Loan & Title Co. ....	Billings.
S. F. Tuttle .....	Boulder.
F. Culloden .....	Bozeman.
Morley & Thomas Co. ....	Butte.
Donald L. Blackstone .....	Chinook.
Fernald & Wakefield .....	Clyde Park.
W. W. Clarke .....	Columbus.
Verne H. Bostwick .....	Culbertson.
Edward Scharnikow .....	Deer Lodge.
Johnson & Boone .....	Dillon.
F. A. Flanagan .....	Fort Benton.
Rosebud County Realty Co. ....	Forsyth.
R. E. Johnson .....	Glasgow.
W. B. Foster .....	Glendive.
B. P. McNair .....	Great Falls.
F. H. Reaser .....	Hamilton.
Frank W. McCarthy .....	Havre.
Platt & Heath Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
Edmund Wright .....	Lewistown.
Ramsdell & Allen .....	Livingston.
J. A. Tressler .....	Malta.
Jos. E. Farnum .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Hugh L. Shafer .....	Moore.
L. M. Linden .....	Paradise.
F. H. Alden .....	Red Lodge.
W. A. Means .....	Sheridan.
Julius Berg .....	Townsend.
L. A. Thompson .....	Twin Bridges.
G. G. Wheat .....	Virginia City.
Branscomb & Binder .....	Butte.

**Reliance Insurance Company.**

429 Walnut St., Philadelphia.

Wm. Chubb, President; Chas. J. Wister, Jr., Secretary.

C. Kinney, Mgr., Merchants' Exchange Bldg., San Francisco.

**Agents.**

Name.	Address.
Phoenix Investment Co. ....	Butte.
Passmore & Co. ....	Butte.
Branscomb & Binder .....	Butte.
Boyer Bros. ....	Billings.
O. E. Myers .....	Bozeman.
W. H. Stenzel .....	Great Falls.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
M. J. O'Leary .....	Helena.
Fred. D. Whisler .....	Missoula.
Oscar Crutchfield .....	Missoula.
August Wiebke .....	Miles City.

**Rossia Insurance Company.**

St. Petersburg, Russia.

C. F. Sturhahn, U. S. Mgr., 84 William St., New York.

**Agents.**

Name.	Address.
The Thompson Co. ....	Butte.
Branscomb & Binder .....	Butte.



# Royal Exchange Assurance.

London, England.

U. C. Crosby, U. S. Mgr., 92 William St., New York.

## Agents.

Name.	Address.
Wellcome & Peckover Co. ....	Anaconda.
Charles S. Bell .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Lawlor & Rowe .....	Butte.
Edward Scharnikow .....	Deer Lodge.
A. Louis Stone .....	Dillon.
Stackhouse-Speer Agency .....	Great Falls.
Lescher-Reckards Agency .....	Great Falls.
R. M. Hawkins & Co. ....	Helena.
Lockey Investment Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
Brassey & Stack .....	Lewistown.
Thomas M. Swindlehurst .....	Livingston.
John Gibb .....	Miles City.
James M. Rhoades .....	Missoula.
Carbon Realty Co. ....	Red Lodge.
John P. Kearns .....	Townsend.

# Royal Insurance Company, Ltd.

Liverpool, England.

C. F. Shallcross, U. S. Mgr., 84 William St., New York.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

## Agents.

Name.	Address.
Sullivan & Peterson .....	Anaconda.
Louis Sponheim .....	Basin.
J. A. Lowry & Co. ....	Big Timber.
Yellowstone Investment Co. ....	Billings.
S. F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
R. H. Hough .....	Bridger.
Lawlor & Rowe .....	Butte.
Donald L. Blackstone .....	Chinook.
Martin Conlin .....	Columbia Falls.
W. W. Clarke .....	Columbus.
C. S. Stafford .....	Culbertson.
Moncure Cockrell .....	Deer Lodge.
Wm. Bernstein .....	Dillon.
W. E. Dowlin .....	Forsyth.
F. A. Flanagan .....	Fort Benton.
H. L. Barlow .....	Fromberg.
Thos. E. Murphy .....	Glasgow.
T. F. Hagan .....	Glenlivet.
A. E. Rogers .....	Great Falls.
W. W. McCrackin .....	Hamilton.
Geo. W. Vennum .....	Harlem.
L. D. Glenn .....	Harlowton.
E. C. Carruth .....	Havre.
The Biggs Investment Co. ....	Helena.
Kalispell Land & Insurance Co. ....	Kalispell.
Wilder Nutting .....	Laurel.
Edmund Wright .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
James Wilson .....	Malta.
H. J. Thomas .....	Manhattan.
Collins & Leighton .....	Miles City.
Stoddard & Price .....	Missoula.
L. V. Jackson .....	Moore.
Frank D. Brown .....	Phillipsburg.
L. O. Caswell .....	Red Lodge.
R. W. Rossiter .....	Sheridan.
Robert P. Austin .....	Somers.
First State Bank .....	Thompson.
E. H. Goodman .....	Townsend.
Lynn Comfort .....	Twin Bridges.
H. E. Steffens .....	Virginia City.
Chas. H. Jennings .....	Whitefish.
Wood & Hampton .....	White Sulphur Springs.
Wm. C. Ripley .....	Yates.
Branscomb & Binder .....	Butte.

**Russian Reinsurance Company.**

St. Petersburg, Russia.

Paul E. Rasor, U. S. Mgr., 52 William St., New York.

**Agents.**

Name.	Address.
H. B. Palmer .....	Helena.

**Salamandra Insurance Company.**

St. Petersburg, Russia.

Albert Wilcox & Co., U. S. Mgrs., 58 William St., New York.

**Agents.**

Name.	Address.
Harry H. Pigott .....	Helena.
A. T. Morgan .....	Butte.
C. W. Taylor .....	Butte.

**Scottish Union and National Insurance Company.**

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

**Agents.**

Name.	Address.
A. L. Stone .....	Dillon.
Edgar B. Merrill .....	Bridger.
H. A. Flager & Co. ....	Red Lodge.
Frank M. Brooder .....	Fromberg.
Lescher-Reckards Agency .....	Great Falls.
Mrs. W. S. Duff .....	Chinook.
J. Austin Hatch .....	Harlem.
Joseph E. Farnum .....	Miles City.
Eushell & Seeley .....	Wibaux.
Chas. A. Banker .....	Glendive.
Wellcome & Peckover .....	Anaconda.
Cook-Reynolds Co. ....	Lewistown.
John A. Wilson .....	Moore.
Griffin & Stannard .....	Kalispell.
William Jennison .....	Libby.
Lewis C. Ford, Sr. ....	Lima.
Chas. H. Jennings .....	Whitefish.
John W. Frost .....	Eureka.
Willis H. Clark .....	Belgrade.
Jones & Yergey .....	Bozeman.
Harry H. Pigott .....	Helena.
Frank P. Keith .....	Missoula.
Lewis D. Glenn .....	Harlowton.
Gilbert G. Wheat .....	Virginia City.
Raymond W. Rossiter .....	Sheridan.
Ramsdell & Allen .....	Livingston.
Fernald & Wakefield .....	Clyde Park.
Frank H. Reeser .....	Hamilton.
Newton P. Woods .....	Stevensville.
Winnie E. Dowlin .....	Forsyth.
The First State Bank .....	Thompson.
Bailey Loan & Realty Co. ....	Butte.
Harry C. Allen .....	Big Timber.
Joseph E. Ritchey .....	Conrad.
Archie W. Mahon .....	Glasgow.
J. Z. Bruegger .....	Culbertson.
B. W. Brockway .....	Malta.
William P. Matheson .....	Billings.
B. G. Brockway .....	Laurel.
Eugene B. Thayer .....	Columbus.
Jas. W. Johnston .....	Hardin.
Henry D. Kenyon .....	Plains.

### Security Insurance Company.

37 Center St., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

Edward Potter, Gen. Agt., 576 Sacramento St., San Francisco.

#### Agents.

Name.	Address.
W. A. Combs .....	Billings.
E. J. Hines .....	Bozeman.
Passmore & Co. ....	Butte.
A. S. Johnson .....	Dillon.
W. M. Frost .....	Eureka.
E. C. Leonard .....	Glendive.
H. H. Stanley .....	Great Falls.
E. C. Carruth .....	Havre.
Brackett & Schroeder Co. ....	Helena.
Griffith-Booth Realty Co. ....	Kalispell.
James L. Martin .....	Lewistown.
M. J. Walsh .....	Livingston.
Custer Commission Co. ....	Miles City.
William Dyson .....	Missoula.
H. Detrick .....	Moore.
H. A. Flager & Co. ....	Red Lodge.

### Shawnee Fire Insurance Company.

701 Jackson St., Topeka, Kan.

Joab Mulvane, President; H. S. Morgan, Secretary.

H. L. A. Bates, Gen. Agt., 240 Sansome St., San Francisco.

#### Agents.

Name.	Address.
J. Harry Wright .....	Bearcreek.
H. O. Kellogg .....	Big Timber.
William P. Rixon .....	Billings.
J. A. North .....	Billings.
H. J. Skinner .....	Belt.
The R. D. Steele Co. ....	Bozeman.
The Goodwin Investment Co. ....	Butte.
James B. Glover Realty Co. ....	Butte.
Raiff & Thayer .....	Columbus.
H. F. Scott .....	Custer.
S. P. Wilson .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Rosebud County Realty Co. ....	Forsyth.
Haskell & Widmyer .....	Glendive.
Williams-Hill Co. ....	Great Falls.
Thatcher-Torrence General Land & Investment Co. ....	Hamilton.
W. C. Husband .....	Harlowton.
J. W. Johnston .....	Hardin.
Brackett & Schroeder Co. ....	Helena.
J. W. Day .....	Huntley.
C. E. Hudson .....	Joliet.
Allen H. Davis .....	Kalispell.
B. G. Brockway .....	Laurel.
Brassey & Stack .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Custer Commission Co. ....	Miles City.
J. B. Bryan .....	Missoula.
Charles E. Redcker .....	Polson.
L. O. Caswell .....	Red Lodge.
Martin Bros. ....	Roundup.
Logan & Cochran .....	Stevensville.
W. A. Brubaker .....	Terry.
Elmer L. Geddes .....	Whitefish.

**Skandia Insurance Company.**

Stockholm, Sweden.

C. F. Shallcross, U. S. Mgr., 84 William St., New York.

Rolla V. Watt, Mgr., 122 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Branscomb & Binder .....	Butte.

**Springfield Fire and Marine Insurance Company.**

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., California and Montgomery Sts., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
O. H. Hovda .....	Absarokee.
Yellowstone Investment Co. ....	Billings.
H. O. Kellogg .....	Big Timber.
S. F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
Passmore & Co. ....	Butte.
W. C. Baird .....	Ballantine.
D. L. Blackstone .....	Chinook.
J. E. Webb .....	Choteau.
P. Kelly .....	Conrad.
Dewar, Warner & Francis .....	Cascade.
Frank M. Catlin .....	Culbertson.
Edward Scharnikow .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
G. A. Morse .....	Drummond.
Max Jacobs .....	East Helena.
W. M. Frost .....	Eureka.
F. A. Flanagan .....	Fort Benton.
F. M. Brooder .....	Fromberg.
Rosebud Abstract Co. ....	Forsyth.
R. E. Johnson .....	Glasgow.
R. H. Watson .....	Glendive.
A. E. Rogers .....	Great Falls.
Johnston Bros. ....	Hamilton.
J. A. Hatch .....	Harlem.
E. C. Carruth .....	Havre.
Piatt & Heath Co. ....	Helena.
W. O. Straight .....	Harlowton.
J. E. Prindle .....	Ismay.
C. E. Hudson .....	Joliet.
G. S. Bills .....	Judith Gap.
Griffin & Stannard .....	Kalispell.
Kalispell Land & Insurance Co. ....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
Geo. E. Reed .....	Livingston.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
L. W. Morrill .....	Libby.
B. W. Brockway .....	Malta.
E. A. Sanborn .....	Manhattan.
Calvin Investment Co. ....	Miles City.
Stoddard & Price .....	Missoula.
Homer Detrick .....	Moore.
M. W. Stockwell .....	Musselshell.
C. W. Powell .....	Plains.
F. D. Sayrs .....	Philipsburg.
Herbert Woodward .....	Philbrook.
Fred C. Martin .....	Roundup.
The Carbon Realty Co. ....	Red Lodge.
E. A. Kenoyer .....	Sidney.
Edwin T. Riemer .....	Saco.
First State Bank of Stevensville .....	Stevensville.

### Springfield Fire & Marine Insurance Company—Continued.

Name.	Address.
H. D. Myrick .....	Stanford.
A. S. Ainsworth .....	Thompson.
B. G. Paige .....	Twin Bridges.
E. M. Paulson .....	Three Forks.
C. H. Kester .....	Valley.
C. H. Jennings .....	Whitefish.
L. F. Hare .....	Willow Creek.
The W. A. Orgain Co. ....	Wibaux.
Meagher County Realty Co. ....	White Sulphur Springs.
H. L. Shand .....	Windham.
Branscomb & Binder .....	Butte.

### Spring Garden Insurance Company.

308 Walnut St., Philadelphia, Penn.

Clarence E. Porter, President; Edward L. Goff, Secretary.

#### Agents.

Name.	Address.
John W. James .....	Anaconda.
North Real Estate Investment Co. ....	Billings.
J. W. Geiger .....	Big Timber.
Jones & Yergey .....	Pozeman.
W. L. Hyde & Co. ....	Bridger.
Lawlor & Rowe .....	Butte.
Walter B. Sands .....	Chinook.
T. E. Collins .....	Clyde Park.
Ralff & Thayer .....	Columbus.
Mark S. Darling .....	Conrad.
Richard O. Lunke .....	Culbertson.
John C. Sullivan .....	Fort Benton.
Jesse E. Arnot .....	Glasgow.
O. F. Wadsworth, Jr. ....	Great Falls.
James F. Torrence .....	Hamilton.
Jos A. Hatch .....	Harlem.
Lewis D. Glenn .....	Harlowton.
Allen & Worland .....	Havre.
H. B. Palmer & Co., Inc. ....	Helena.
John J. Jewell .....	Hobson.
L. E. Young & Co. ....	Laurel.
Chas. M. Kelly .....	Lewistown.
Michael J. Walsh .....	Livingston.
F. W. Hall .....	Malta.
The Abstract & Title Co. ....	Miles City.
Jas. M. Rhoades .....	Missoula.
Richard S. Nutt .....	Mondak.
John A. Wilson .....	Moore.
John F. Hauge .....	Paradise.
Frank P. Whichey .....	Red Lodge.
Clarence W. Nelson .....	Saco.
Logan & Cochran .....	Stevensville.
J. C. Kinney .....	Wibaux.
Elmer L. Geddes .....	Whitefish.
J. L. Platt .....	Whitehall.

### St. Paul Fire and Marine Insurance Company:

Corner Fifth and Washington Sts., St. Paul, Minn.

C. H. Bigelow, President; A. W. Perry, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

#### Agents.

Name.	Address.
Geo. W. Peterson .....	Anaconda.
Branscomb & Binder .....	Butte.
Welch, Harrington & Co. ....	Butte.
E. J. Hines .....	Pozeman.
G. A. Watermon .....	Broadview.
W. M. Buckles .....	Ruffalo.
D. H. Holliday .....	Billings.
J. A. Lowry & Co. ....	Big Timber.
R. F. Smith .....	Baker.
Cowan Bros. ....	Boulder.
J. F. Trumbo .....	Bridger.



**St. Paul Fire & Marine Insurance Company—Continued.**

Name.	Address.
J. P. Carberry	Browning.
J. Harry Wright	Bear Creek.
Ziebarth & Potter	Chinook.
J. E. Webb	Choteau.
T. E. Collins	Clyde Park.
L. D. Bates	Columbia Falls.
Raiff & Thayer	Columbus.
First National Bank	Culbertson.
Martin Jacobsen	Cut Bank.
H. W. Brown	Cascade.
M. S. Darling	Conrad.
Homestead Land Co.	Chester.
Mrs. Willard T. Bosley	Carter.
A. S. Johnson	Dillon.
Sever Thompson	Darby.
J. B. Featherman	Drummond.
Charles F. Chalsma	Dodson.
E. Scharnikow	Deer Lodge.
F. H. Federhen	Dupuyer.
M. Jacobs	East Helena.
J. E. Shattuck	Elliston.
Rosebud Abstract Co.	Forsyth.
W. S. Townner	Fort Benton.
F. M. Schaefer	Fairview.
Stackhouse-Speer Agency	Great Falls.
C. F. Murphy	Great Falls.
J. A. Slattery	Glendive.
R. E. Johnson	Glasgow.
H. B. Palmer & Co.	Helena.
Walter A. Frazier	Helena.
R. M. Hawkins	Helena.
Gunniss & Monty	Hamilton.
J. W. Johnston	Hardin.
Montana Land & Securities Co.	Butte.
Wheeldon, Fernald & Rossi	Missoula.
E. C. Carruth	Havre.
J. F. Farris	Hinsdale.
Geo. W. Venum	Harlem.
W. O. Straight	Harlowton.
J. S. Peterson	Hedges.
J. E. Prindle	Ismay.
G. S. Bills	Judith Gap.
J. S. Kelly	Kendall.
Kalispell Land & Insurance Co.	Kalispell.
C. H. McLean	Laurin.
T. M. Swindlehurst	Livingston.
William Jennison	Libby.
Brassey & Stack	Lewistown.
The Cook-Reynolds Co.	Lewistown.
Northwest Investment Co.	Laurel.
A. C. Bayers	Lavina.
Stoddard & Price	Missoula.
Jos. E. Farnum	Miles City.
P. J. Eie	Medicine Lake.
M. W. Stockwell	Musselshell.
L. C. Edwards	Malta.
Otto Boetticher	Melrose.
Richard S. Nutt	Mondak.
Homer Detrick	Moore.
Bank of Outlook	Outlook.
Morris & Flint	Pony.
A. Riba	Plentywood.
Traders' State Bank	Poplar.
Pipes & Gordon	Poison.
H. B. Callin	Plevna.
Carbon Realty Co.	Red Lodge.
Hill & Gilster	Red Rock.
Martin Bros.	Roundup.
G. E. Broughton	Fonan.
C. W. Nelson	Saco.
Thos. C. Gardner	Sidney.
H. D. Myrick	Stanford.
John S. Johnson	Sears.
A. B. Bennett & Co.	Toston.
Frank I. Black	Twin Bridges.
A. D. Jones	Three Forks.
R. S. Bailey	Virginia City.
C. H. Kester	Valier.
Richard Manger	White Sulphur Springs.
J. C. Kinney	Wibaux.
Chas. H. Jennings	Whitefish.
Arthur & Burns	Wolf Creek.
W. C. Ripley	Yates.
John F. Sell	Manhattan.
Wm. Powers	Bainville.
H. L. Shand	Windham.
J. W. Bridge	Helmville.

**State Fire Insurance Company, Ltd.**

Liverpool, England.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

**Agents.**

Name.	Address.
Carbon Realty Co. ....	Red Lodge.
Jas. F. Rich .....	Bridger.
Moses & Huntsberger .....	Great Falls.
L. H. Converse .....	Great Falls.
Wiebke & Co. ....	Miles City.
Homer Detrick .....	Moore.
Hilger Loan & Realty Co. ....	Lewistown.
Griffith-Booth Realty Co. ....	Kalispell.
Nichols & Robinson .....	Bozeman.
M. J. O'Leary & Co. ....	Helena.
Jas. H. Whalen .....	Harlowton.
Robert W. Kemp .....	Missoula.
Logan & Cochran .....	Stevensville.
John H. Curtis & Co. ....	Butte.
Mark S. Darling .....	Conrad.
Brodie E. Gilman .....	Billings.

**Sun Insurance Company.**

308 Camp St., New Orleans, Louisiana.

Charles Janvier, President; Wm. P. Maus, Secretary.

C. A. Henry & Co., Gen. Agts., Sansome and Sacramento Sts., San Francisco.

**Agents.**

Name.	Address.
Montana Realty & Loan Co. ....	Billings.
Branscomb & Binder .....	Butte.
Goodwin Investment Co. ....	Butte.
Gallagher & Quigley .....	Great Falls.
Samuel L. Wallace .....	Kalispell.
Roberts & Schroeder .....	Livingston.
A. K. Anderson .....	Missoula.

**Sun Insurance Office.**

London, England.

J. J. Guile, U. S. Mgr., 54 Pine St., New York.

C. A. Henry & Co., Gen. Agts., Sacramento and Sansome Sts., San Francisco

**Agents.**

Name.	Address.
The First National Bank of Whitefish .....	Whitefish.
Martin E. Foard & Co. ....	Anaconda.
Yellowstone Investment Co. ....	Billings.
F. L. Mann .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Hanson-MacPherson Co. ....	Putte.
Branscomb & Binder .....	Butte.
F. N. Beaulieu .....	Chinook.
Fernald & Wakefield .....	Clyde Park.
Coulter & Miller .....	Culbertson.
R. L. Taft .....	Cut Bank.

### Sun Insurance Office—Continued.

Name.	Address.
A. S. Johnson .....	Dillon.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
R. E. Johnson .....	Glasgow.
O. F. Wadsworth, Jr. ....	Great Falls.
Johnston Bros. ....	Hamilton.
T. B. Miller .....	Helena.
Sam L. Wallace .....	Kalispell.
C. M. Kelly .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
H. J. Thomas .....	Manhattan.
Collins & Leighton .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
First State Bank of Stevensville .....	Stevensville.
J. P. Kearns .....	Townsend.
C. H. Kester .....	Valier.
J. P. Wyckoff .....	Deer Lodge.
H. S. Hanson .....	Polson.

### Svea Fire Insurance Company, Limited.

Gothenburg, Sweden.

M. L. Duncan, U. S. Mgr., 100 William St., New York.

Edw. Brown & Sons, Mgrs., Alaska Commercial Bldg., San Francisco.

### Agents.

Name.	Address.
M. E. Foard & Co. ....	Anaconda.
C. C. Covington .....	Augusta.
R. B. Lobdell .....	Belgrade.
H. C. Allen .....	Big Timber.
Montana Realty & Loan Co. ....	Billings.
Huston & Elderkin .....	Butte.
P. H. Sexton .....	Butte.
J. E. Webb .....	Choteau.
D. L. Blackstone .....	Chinook.
Martin Conlin .....	Columbia Falls.
Edw. S. Dowd .....	Columbus.
C. S. Stafford .....	Culbertson.
J. B. Featherman .....	Drummond.
The Rosebud County Realty Co. ....	Forsyth.
F. A. Flanagan .....	Fort Benton.
Frank M. Brooder .....	Fremberg.
Jens Rivenes .....	Glendive.
H. H. Stanley .....	Great Falls.
R. E. Johnson .....	Glasgow.
Robert B. Stephenson .....	Harlowton.
Gentry & Rose .....	Havre.
H. B. Palmer & Co. ....	Helena.
Wm. Shaw .....	Helmville.
James F. Torrence .....	Hamilton.
Sam L. Wallace .....	Kalispell.
E. A. Foster .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
A. D. McLeod .....	Manhattan.
James Wilson .....	Malta.
Collins & Leighton .....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
Mondak State Bank .....	Mondak.
B. M. Harris .....	Park City.
Chas. C. Willis .....	Plains.
F. H. Alden .....	Red Lodge.
Jas. B. Parnall .....	Stevensville.
C. H. Jennings .....	Whitefish.
T. J. Murray .....	Wisdom.

**Teutonia Insurance Company.**

217 Camp St., New Orleans, La.

Albert P. Noll, President; Frank Langbehn, Secretary.

H. R. Mann & Co., Gen. Agts., Merchants Exchange Bldg., San Francisco.

**Agents.**

Name.	Address.
Martin E. Foard & Co. ....	Anaconda.
Edgar B. Camp .....	Billings.
The Davenport Co. ....	Butte.
Branscomb & Binder .....	Butte.
Richard Bennett .....	Great Falls.
The Biggs Investment Co. ....	Helena.
Allen H. Davis .....	Kalispell.
Drinkhard, Harding & Drinkhard .....	Lewistown.
Wm. Dyson .....	Missoula.
Ramsdell & Allen .....	Livingston.
Chas. E. Redeker .....	Polson.

**Union Assurance Society, Limited.**

London, England.

A. H. Wray, U. S. Mgr., 58 William St., New York.

Catton, Bell & Co., Mgrs., 454 California St., San Francisco.

**Agents.**

Name.	Address.
M. E. Foard & Co. ....	Anaconda.
H. C. Allen .....	Big Timber.
Slemons & Booth .....	Butte.
Philip Dodson .....	Bozeman.
Fred H. Foster .....	Billings.
Branscomb & Binder .....	Butte.
George H. Simpson .....	Columbus.
J. E. Ritchey .....	Conrad.
K. O. Slette .....	Culbertson.
Albert W. Ziebarth .....	Chinook.
A. L. Stone .....	Dillon.
Edw. Scharnikow .....	Deer Lodge.
Horace G. Pomeroy .....	Eureka.
F. A. Flanagan .....	Fort Benton.
O. F. Wadsworth, Jr. ....	Great Falls.
H. B. Palmer & Co., Inc. ....	Helena.
A. L. Johnston .....	Hamilton.
C. N. Friday .....	Harlowton.
J. S. Peterson .....	Hedges.
Hallie L. Bills .....	Judith Gap.
The Griffith-Booth Realty Co. ....	Kalispell.
T. M. Swindlehurst .....	Livingston.
Edmund Wright .....	Lewistown.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Timothy Miller .....	Libby.
Collins & Leighton .....	Miles City.
Homer Detrick .....	Moore.
John E. Peterson .....	Medicine Lake.
Wheeldon, Fernald & Rossi .....	Missoula.
Wm. J. Jameson .....	Roundup.
H. A. Flager & Co. ....	Red Lodge.
Ryegate Coal & Land Co. ....	Ryegate.
The First State Bank .....	Thompson.
E. M. Paulson .....	Three Forks.
Charles H. Jennings .....	Whitefish.
First State Bank .....	Stevensville.

# Union Insurance Company.

3rd and Walnut Sts., Philadelphia, Pa.

J. Henry Scattergood, President; E. R. Dannels, Secretary.  
 Ferris-Conaway-Selbach Agency, Gen. Agts., Denver, Colo.

## Agents.

Name.	Address.
R. E. Shepherd & Co. ....	Rye Gate.
Pogue & Knott .....	Kalispell.
John G. Ellingson .....	Big Timber.
Montana Realty & Loan Co. ....	Billings.
F. Culloden .....	Bozeman.
Welsh & Harrington .....	Butte.
Frank M. Catlin .....	Culbertson.
J. C. Shaubut .....	Deer Lodge.
A. L. Stone .....	Dillon.
J. W. Mallonee .....	Fromberg.
Maurer & Kirschwing .....	Great Falls.
Henry J. Meili .....	Havre.
Wilder Nutting .....	Laurel.
L. E. Young & Co. ....	Laurel.
Harvey A. Chase .....	Missoula.
L. V. Jackson .....	Moore.
E. J. Crull .....	Roundup.

# Washington Fire Insurance Company.

210 Lowman Bldg., Seattle, Wash.

Henry Carstens, President; W. S. Worman, Secretary.

## Agents.

Name.	Address.
John G. Ellingson .....	Big Timber.
R. E. Shepherd & Co. ....	Billings.
Huston & Elderkin .....	Butte.
Paul Babcock .....	Culbertson.
A. L. Jordan .....	Columbia Falls.
Mauer & Kirschwing .....	Great Falls.
R. E. Hammond .....	Havre.
David J. Ryan .....	Conrad.
Allen H. Davis .....	Kalispell.
Livingston Land & Abstract Co. ....	Livingston.
Edward Scharnikow .....	Deer Lodge.
Clark Land Co. ....	Miles City.
Chas. Ferguson .....	Missoula.
Frederick D. Whisler .....	Missoula.
L. O. Caswell .....	Red Lodge.
Laurel Realty Loan & Investment Co. ....	Laurel.
J. W. Frost .....	Eureka.
B. C. Leech, Sr. ....	Valier.



**Westchester Fire Insurance Company.**

100 William St., New York.

Geo. R. Crawford, President; John H. Kelly, Secretary.

MacDonald & Miles, Gen. Agts., 340 California St., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
A. P. McAnelly .....	Belt.
J. W. Gieger .....	Big Timber.
Edgar B. Camp .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Branscomb & Binder .....	Butte.
Passmore & Co. ....	Butte.
W. L. Hugo .....	Butte.
George D. Watt .....	Columbia Falls.
Coulter & Miller .....	Culbertson.
E. Scharnikow .....	Deer Lodge.
E. D. White .....	Dillon.
Arthur J. Lochrie .....	Drummond.
W. M. Frost .....	Eureka.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
E. Frank Sayre .....	Fort Benton.
Thomas B. Murphy .....	Glasgow.
The I. N. Hill Land Co. ....	Glendive.
W. S. Frary & Co. ....	Great Falls.
Gunniss & Monty .....	Hamilton.
E. C. Carruth .....	Havre.
F. R. Henry .....	Hobson.
Thomas B. Miller .....	Helena.
Kalispell Land & Insurance Co. ....	Kalispell.
John F. Duffy .....	Kalispell.
R. S. Fudge .....	Laurel.
C. M. Kelly .....	Lewistown.
M. J. Walsh .....	Livingston.
C. W. Greening .....	Melstone.
John Gibb .....	Miles City.
William Dyson .....	Missoula.
John A. Wilson .....	Moore.
C. C. Willis .....	Plains.
Carbon Realty Co. ....	Red Lodge.
Carl N. Thompson .....	Roundup.
D. F. Riggs .....	Whitehall.
Joseph Reed .....	Whitefish.
D. V. Herriott .....	Thompson.

Western Assurance Company...

22 Wellington St., Toronto, Canada.

Geo. A. Cox, President; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Col.

Agents.

Name.	Address.
Harry C. Allen .....	Big Timber.
A. T. Morgan .....	Butte.
Edgar B. Camp .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
W. E. Dowlin .....	Forsyth.
R. H. Wright & Co. ....	Great Falls.
Conwell & Conwell .....	Harlowton.
H. B. Palmer & Co., Inc. ....	Helena.
Griffin & Stannard .....	Kalispell.
F. E. Wright .....	Lewistown.
Sorenson & Burbank .....	Miles City.
Carroll & Napton .....	Missoula.
Carbon Realty Co. ....	Red Lodge.

Williamsburgh City Fire Insurance Company.

59 John St., New York.

Marshall S. Driggs, President; F. H. Way, Secretary.

Edw. E. Potter, Gen. Agt., 576 Sacramento St., San Francisco.

Agents.

Name.	Address.
Wm. P. Matheson .....	Billings.
F. Culloden .....	Bozeman.
A. T. Morgan .....	Butte.
S. P. Wilson .....	Deer Lodge.
L. J. Price .....	Dillon.
F. V. H. Collins .....	Forsyth.
W. B. Foster .....	Glendive.
H. H. Stanley .....	Great Falls.
Wm. O. Straight .....	Harlowton.
E. C. Carruth .....	Havre.
Sol Poznanski .....	Helena.
Sam L. Wallace .....	Kalispell.
C. M. Kelly .....	Lewistown.
M. J. Walsh .....	Livingston.
John Gibb .....	Miles City.
A. K. Anderson .....	Missoula.
Morris & Flint .....	Pony.

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## List of Life Insurance Companies

STOCK, MUTUAL AND ASSESSMENT, GIVING NAMES  
AND ADDRESSES OF OFFICERS AND MANAGERS, AND A  
LIST OF THE REGULARLY LICENSED AGENTS AUTHOR-  
IZED TO REPRESENT SAID COMPANIES IN THE STATE OF  
MONTANA FOR THE YEAR ENDING MARCH 31, 1911.

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**Aetna Life Insurance Company.**

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.

**Agents.**

Name.	Address.
L. A. King .....	Butte.
Charles S. Passmore .....	Butte.
Herman C. Wegner .....	Whitefish.

**Bankers' Life Association.**

Des Moines, Iowa.

E. E. Clark, President; H. S. Nollen, Secretary.

**Agents.**

Name.	Address.
D. R. Beck .....	Missoula.

**The Bankers' Reserve Life Company.**

Fifteenth and Farnam Sts., Omaha, Neb.

Bascom H. Robison, President; Ray C. Wagner, Secretary.

**Agents.**

Name.	Address.
Frank A. Breslin .....	Billings.
W. N. Fryberger .....	Billings.
Brodie B. Gilman .....	Billings.
Dell Henry Holliday .....	Billings.
Edwin M. Huff .....	Forsyth.

**Central Life Assurance Society of the United States.**

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.

Fraser & Owens, State Mgrs., Missoula, Montana.

**Agents.**

Name.	Address.
J. W. Roberts .....	Great Falls.
Joseph Kirschwing .....	Great Falls.
Wm. I. Fraser .....	Missoula.
J. V. Owens .....	Missoula.
A. J. King .....	Kalispell.
A. A. Vereide .....	Kalispell.
W. H. Yarnall .....	Sand Coulee.

**Continental Life Insurance and Investment Company.**

Salt Lake City, Utah.

Thomas R. Cutler, President; W. V. Rice, Secretary.

**Agents.**

Name.	Address.
A. L. Stone .....	Dillon.
Thos. M. Anthony .....	Butte.
Z. T. Widener .....	Bozeman.
Wm. H. Jenkins .....	Walkerville.

**Des Moines Life Insurance Co.**

7th St. and Grand Ave., Des Moines, Iowa.

C. E. Rawson, President; Wilmot A. Harbach, Secretary.

**Agents.**

Name.	Address.
E. L. Baker .....	Deer Lodge.
W. F. Balensiefer .....	Helena.
B. M. Thompson .....	Missoula.
Emmett R. Carroll .....	Butte.
Henry R. Parsells .....	Anaconda.

**Equitable Life Assurance Society of the United States.**

120 Broadway, New York.

Paul Morton, President; William Alexander, Secretary.

Rickards and Ellis, Mgrs., Helena, Mont.

**Agents.**

Name.	Address.
Rickards & Ellis .....	Helena.
F. G. Ball .....	Miles City.
Uhland Boyer .....	Billings.
George F. Brooks .....	Missoula.
George B. Conway .....	Dillon.
William D. Fenner .....	Butte.
Raymond K. Griffith .....	Helena.
Claude E. Hudson .....	Joliet.
J. F. Mathews .....	Havre.
Allen Pierse .....	Great Falls.



**Germania Life Insurance Company.**

20 Nassau Street, New York.

Cornelius Doremus, President; Carl Heye, Secretary.

F. B. Linderman, State Agt., Helena, Montana.

**Agents.**

Name.	Address.
Frank B. Linderman .....	Helena.
Samuel N. Nicholson .....	Helena.
Raymond S. Conger .....	Thompson.
Jno. Speedy .....	Sheridan.

**Manhattan Life Insurance Company.**

64, 66, 68, 70, Broadway, New York.

Henry B. Stokes, President; M. W. Torrey, Secretary.

**Agents.**

Name.	Address.
Charles E. Meagher .....	Butte.
Edward J. Hanley .....	Butte.
John A. Shaw .....	Deer Lodge.

**Merchants Life Association.**

Corner Main and Jefferson Sts., Burlington, Iowa.

John J. Seerley, President; A. B. Hawkins, Secretary.

**Agents.**

Name.	Address.
F. A. Gilbert .....	Butte.
F. P. Marrs .....	Harlowton.
F. J. Spach .....	White Sulphur Springs.
J. E. Selb .....	Manhattan.
R. C. Waite .....	Bozeman.
R. J. Wylie .....	Bozeman.

**Metropolitan Life Insurance Company.**

1 Madison Ave., New York.

John R. Hegeman, President; James S. Roberts, Secretary.

**Agents.**

Name.	Address.
Gustaf A. Hall .....	Butte.
Alexander Collins .....	Butte.
Arlie Laity .....	Butte.
George Tippet .....	Butte.
John J. Fitzgerald .....	Butte.
William P. McLoon .....	Butte.
Fred E. Hartshorn .....	Helena.
Fred H. Bacon .....	Helena.
Edmund Ladendorff .....	Missoula.
John P. Hendren .....	Anaconda.
Martin J. Haas .....	Great Falls.

**Mutual Benefit Life Insurance Company.**

752 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

**Agents.**

Name.	Address.
Don A. Freeman .....	Miles City.
Harry I. Henly .....	Butte.
Hal B. Ives .....	Helena.
John C. Koener .....	Havre.
Charles W. Morton .....	Lewistown.
Edward D. Noonan .....	Missoula.
Edgar Pinkston .....	Butte.
Christopher L. Taylor .....	Missoula.
Baxter M. Thompson .....	Great Falls.
Harry A. Wright .....	Billings.

**Mutual Life Insurance Company.**

34 Nassau St., New York.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Secretaries.

E. C. Winburn, Gen. Agt., Spokane, Wash.

**Agents.**

Name.	Address.
I. L. Beaulieu .....	Missoula.
P. L. Cochran .....	Stevensville.
Roy Campbell .....	Red Lodge.
E. R. Carroll .....	Butte.
John E. deCarle .....	Miles City.
F. H. Fischer .....	Kalispell.
C. N. Friday .....	Harlowton.
Griffin & Stannard .....	Kalispell.
George F. Gould .....	Missoula.
C. M. Harris .....	Philbrook.
E. Wiley Hill .....	Butte.
C. W. Ling .....	Havre.
A. J. Moulton .....	Helena.
Fred C. Martin .....	Roundup.
Morley & Thomas Co. ....	Butte.
J. McCausland .....	Butte.
J. H. Powell .....	Virginia City.
H. C. Province .....	Red Lodge.
D. F. Riggs .....	Whitehall.
J. E. Templeton .....	Fort Benton.
A. I. Whitehouse .....	Butte.
Harry M. Wood .....	Great Falls.
H. L. Casey .....	Bozeman.
C. N. Skillman .....	Big Timber.

**National Life Insurance Company.**

116 State St., Montpelier, Vermont.

Jos. A. DeBoer, President; Osmond D. Clark, Secretary.

Francis E. Heller, State Agt., Helena, Mont.

**Agents.**

Name.	Address.
Francis E. Heller .....	Helena.

**National Life Insurance Company of the U. S. A.**

159 LaSalle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

**Agents.**

Name.	Address.
E. R. Judd .....	Lewistown.
W. T. Head .....	Laurel.
Rose C. Bresnahan .....	Anaconda.

**New York Life Insurance Company.**

346 Broadway, New York, N. Y.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

W. E. Moore, Agency Director, Butte, Mont.

**Agents.**

Name.	Address.
Sue Baldwin .....	Butte.
C. J. Cutler .....	Butte.
Paul J. Crouse .....	Butte.
Harold N. Clapham .....	Helena.
Damase Daigle .....	Bonita.
Chas. H. Fagan .....	Butte.
Patrick J. Gilroy .....	Missoula.
A. Harding .....	Lewistown.
Stephen H. Lovett .....	Miles City.
W. E. Moore .....	Butte.
Edw. E. Olson .....	Butte.
Mrs. Hattie M. Peter .....	Butte.
Fred B. Ramsey .....	Butte.
C. M. Smith .....	Butte.
John Stone .....	Belt.
Frank A. Vogt .....	Livingston.
P. Wallinder .....	Havre.
B. K. Walton .....	Butte.
H. H. Wahrmond .....	Butte.
A. P. Welch .....	Lewistown.
Cyrus W. Watson .....	Belgrade.
Melvin D. Cahill .....	Butte.
S. George Hay .....	Missoula.
F. B. F. Green .....	Chester.

### The Northwestern Mutual Life Insurance Company.

Corner Broadway and Michigan St., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, State Agent, Helena, Montana.

#### Agents.

Name.	Address.
Sam D. Goza .....	Helena.
J. B. Furley .....	Harlowton.
Con Becker .....	Helena.
J. B. DePue .....	East Helena.
W. P. Matheson .....	Billings.
H. G. Wright .....	Billings.
H. K. Harkness .....	Kalispell.
O. M. Olsen .....	Miles City.
L. K. Devlin .....	Havre.
F. I. Gano .....	Anaconda.
Phil Gibson .....	Great Falls.
W. F. Gullette .....	Deer Lodge.
B. L. Price .....	Laurel.
J. F. Rich .....	Pridger.
W. A. Talmage .....	Red Lodge.
L. R. Dobyns .....	Cut Bank.
G. G. Newlon .....	Thompson.
J. A. Gilluly .....	Columbus.
W. E. Hassler .....	Missoula.
A. P. Kastler .....	Trident.
A. L. Mitchell .....	Hardin.
H. G. Pomeroy .....	Eureka.
W. S. Baker .....	Chester.
N. M. Barger .....	Helena.
Wm. Calbick .....	Kalispell.
C. B. Garrett .....	Helena.
H. L. Godfrey .....	Libby.
C. L. Kicher .....	Shelby.
N. B. Lundwall .....	Bozeman.
T. H. MacDonald .....	Kalispell.
W. A. Patterson .....	Great Falls.
J. F. Selb .....	Manhattan.
H. E. Stewart .....	Poplar.
H. J. Thomas .....	Manhattan.
C. N. Thompson .....	Roundup.
F. J. Krogman .....	Missoula.
H. D. Myrick .....	Stanford.
M. V. Conroy .....	Butte.
W. J. Thomas .....	Butte.

### Northwestern National Life Insurance Company.

Corner Nicollet Ave., and Eleventh St., Minneapolis, Minn.

Leonard K. Thompson, President; Robert E. Esterly, Secretary.

#### Agents.

Name.	Address.
John Bidlake .....	Billings.
T. E. Collins .....	Clyde Park.
Howard A. Flager .....	Red Lodge.
E. E. Givens .....	Kalispell.
Geo. H. Kimes .....	Miles City.
Geo. E. McFadden .....	Bozeman.
J. J. McFaul .....	Musselshell.
A. N. Melvin .....	Livingston.
Thos. E. Merryfield .....	Roundup.
Warren W. Moses .....	Great Falls.
John Oliver .....	Ekalaka.
Lewis H. Dundas .....	Custer.

Pacific Mutual Life Insurance Company.  
6 and 8 Olive St., Los Angeles, California.  
Geo. I. Cochran, President; C. I. D. Moore, Secretary.

Agents.

Name.	Address.
Harry Smith .....	Whitefish.
John Everett .....	Livingston.
Frank O. Kaste .....	Havre.
George W. Vaupel .....	Livingston.
Michael S. Carrigan .....	Miles City.
M. L. Sargent .....	Great Falls.
R. W. Downing .....	Missoula.
W. T. Barr .....	Missoula.
Chas. G. Hoyt .....	Missoula.

Penn Mutual Life Insurance Company.  
921 Chestnut St., Philadelphia, Penn.  
Geo. K. Johnson, President; John Humphreys, Secretary.

Agents.

Name.	Address.
Billings Loan & Title Co. ....	Billings.
M. D. Cabbage .....	Billings.
W. S. Frary .....	Great Falls.
John Gibb .....	Miles City.
T. H. Harris .....	Butte.
Hilger Loan & Realty Co. ....	Lewistown.
D. U. McFarland .....	Anaconda.
E. P. McNair .....	Great Falls.
A. T. Morgan .....	Butte.
John W. Passmore .....	Butte.
Sol Poznanski .....	Helena.
M. J. Walsh .....	Livingston.

The Prudential Insurance Company of America.  
761-769 Broad St., Newark, N. J.  
John F. Dryden, President; Edward Gray, Secretary.  
F. H. Butler, Mgr., Butte, Mont.

Agents.

Name.	Address.
John G. Allee .....	Miles City.
George R. Allen .....	Twin Bridges.
Blessing & Fowle .....	White Sulphur Springs.
Allen L. Brown .....	Bozeman.
Fitzmaurice H. Butler .....	Butte.
Carroll & Napton .....	Missoula.
Charles Cordell .....	Ruby.
T. Wesley Hayes .....	Anaconda.
L. Kirk Hills .....	Miles City.
Bert C. Leech, Sr. ....	Valier.
Albert S. Lloyd .....	Livingston.
Lee L. Minnick .....	Saco.
Alex. Penaluna .....	Butte.
Arthur Perham .....	Butte.
Thomas Prendergast .....	Butte.
John E. Rearden .....	Hamilton.



The Prudential Insurance Company of America—Continued.

Name.	Address.
Arthur E. Riedel .....	Butte.
Olaf G. Skylstead .....	Havre.
Carbon Realty Co. ....	Red Lodge.
Robert A. Vickers .....	Virginia City.
Walter R. Westbrook .....	Laurel.
David E. Williams .....	Big Sandy.
Wm. P. Rixon .....	Billings.
G. Frederick Coad .....	Billings.
Albert A. Grorud .....	Butte.
John W. James .....	Anaconda.
Raymond H. Hough .....	Bridger.
Stoner & Harrigan .....	Lewistown.
John E. Wasson .....	Kendall.
Gunniss & Monty .....	Hamilton.

State Life Insurance Company.

State Life Bldg., Indianapolis, Ind.

H. W. Bennett, President; W. S. Wynn, Secretary.

No agents appointed at this time.

The Travelers Life Insurance Company.

700 Main St., Hartford, Conn.

Sylvester C. Dunham, President; Louis F. Butler, Secretary.

Agents.

Name.	Address.
Arthur H. McArthur .....	Billings.
A. M. Maxeiner .....	Bozeman.
Matt C. Ives .....	Butte.
J. A. McMillan .....	Butte.
William H. Merriman .....	Butte.
W. P. Warner .....	Butte.
Robert Midtlyng .....	Deer Lodge.
H. D. Hughes .....	Dorsey.
Ed. A. Tamm .....	Harlowton.
Bert L. Noel .....	Helena.
Edward S. Richards .....	Helena.
John H. Trickey .....	Kalispell.
W. G. Burdick .....	Lavina.
D. A. Grim .....	Lewistown.
W. E. Bennett .....	Livingston.
Harry C. Kearby .....	Lombard.
Rene R. Thiele .....	Melstone.
Charles S. Cochrane .....	Miles City.
N. H. Mason .....	Missoula.
C. Y. Zirkle .....	Moore.
Charles J. Dougherty .....	Plains.
Carl Lein .....	Sweet Grass.
Joseph E. Farnum .....	Miles City.
Chas. D. Eliot .....	Great Falls.

Union Central Life Insurance Company.

353 W. Fourth St., Cincinnati, Ohio.

Jesse R. Clark, President; John D. Sage, Secretary.

No agents appointed at this time.



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## List of Miscellaneous and Casualty Insurance Companies

INCLUDING ACCIDENT, STEAM BOILER, PLATE GLASS,  
EMPLOYER'S LIABILITY, SURETY, ETC., INSURANCE, GIV-  
ING NAMES AND ADDRESSES OF OFFICERS, AND A LIST  
OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO  
REPRESENT SAID COMPANIES IN THE STATE OF MONTANA  
FOR THE YEAR ENDING MARCH 31, 1911.

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**American Bonding Company of Baltimore.**

Equitable Building, Baltimore, Maryland.

George Cator, President; William E. P. Duvall, Secretary.

**Agents.**

Name.	Address.
H. C. Allen .....	Big Timber.
Geo. M. Hays .....	Billings.
Joseph H. Baker .....	Bozeman.
Passmore & Co. ....	Butte.
J. H. Miskimen .....	Glenrdive.
W. S. Frary .....	Great Falls.
E. C. Carruth .....	Havre.
Mattson & Toughill .....	Helena.
Chas. W. Pomeroy .....	Kalispell.
G. W. Cook .....	Lewistown.
W. McKee .....	Livingston.
Security Land & Loan Co. ....	Miles City.
Wheeldon, Fernald & Rossi .....	Missoula.
J. Z. Clem .....	Virginia City.

**American Surety Company.**

100 Broadway, New York.

H. D. Lyman, President; H. B. Zevely, Secretary.

**Agents.**

Name.	Address.
Martin E. Foard .....	Anaconda.
William Powers .....	Bainville.
J. Harry Wright .....	Bear Creek.
W. D. Bell, Jr. ....	Belgrade.
Edgar B. Camp .....	Billings.
Siemons & Booth .....	Butte.
R. E. O'Keefe .....	Chinook.
Robert L. Taft .....	Cut Bank.
Moncure Cockrell .....	Deer Lodge.
A. L. Stone .....	Dillon.
L. J. B. Chapman .....	Eureka.
F. M. Schaefer .....	Fairview.
Geo. A. Horkan .....	Forsyth.
Geo. R. Pryor .....	Gardiner.
T. F. Hagan .....	Glenrdive.
Lescher-Reckards Agency .....	Great Falls.
Chas. S. Wagner .....	Hamilton.
W. M. Biggs .....	Helena.
Massena Bullard .....	Helena.
J. S. Kelly .....	Kendall.
R. S. Fudge .....	Laurel.
Frank J. Hazen .....	Lewistown.
John A. Tressler .....	Malta.
William Dyson .....	Missoula.
Herbert S. Woodward .....	Philbrook.
I. R. Blaisdell .....	Plains.
R. W. Rossiter .....	Sheridan.
J. B. Parnall .....	Stevensville.
W. A. Brubaker .....	Terry.
Geo. R. Allen .....	Twin Bridges.
Roy Van Winkle .....	Virginia City.
Meagher County Realty Co. ....	White Sulphur Springs.
P. A. Fischer .....	Wilbaux.
H. Lewis .....	Kalispell.

**Casualty Company of America.**

52 William St., New York.

Edwin W. DeLeon, President; N. W. Miller, Secretary.

No agents appointed at this time.

**Continental Casualty Company.**

Hammond, Indiana.

General Offices, 1208 Michigan Ave., Chicago.

H. G. B. Alexander, President; W. H. Betts, Secretary.

**Agents.**

Name.	Address.
Harris Caraplis .....	Butte.
Philip Gibson .....	Great Falls.
L. J. McLenegan .....	Butte.
J. W. Mallonee .....	Fromberg.
Frank W. Parker .....	Butte.
Richard R. Price .....	Dillon.
Bert Leo .....	Livingston.
W. T. Barrett .....	Havre.
P. C. Barrett .....	Fort Benton.
A. S. Lloyd .....	Livingston.
R. W. Downing .....	Missoula.
A. H. Loudon .....	Billings.

**The Employer's Liability Assurance Corporation, Ltd.**

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad St., Boston, Mass.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Matheson & Matheson .....	Billings.
The R. D. Steele Co. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Morley & Thomas Co. ....	Butte.
Dewar, Warner & Francis .....	Cascade.
W. S. Frary & Co. ....	Great Falls.
James F. Torrence .....	Hamilton.
C. F. Ellis & Co. ....	Helena.
I. D. Rognlien .....	Kalispell.
Livingston Land & Abstract Co. ....	Livingston.
Wheeldon, Fernald & Rossi .....	Missoula.
H. A. Flager & Co. ....	Red Lodge.

**Fidelity and Casualty Company.**

97 to 103 Cedar Street, New York.

George F. Seward, President; Robert J. Hillas, Secretary.

**Agents.**

Name.	Address.
Willis H. Clark .....	Belgrade.
W. P. Matheson .....	Billings.
Wellcome, Peckover & Rowlands .....	Butte.
O. F. Wadsworth, Jr. ....	Great Falls.
B. P. McNair .....	Great Falls.
Lockey Investment Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
T. M. Swindlehurst .....	Livingston.
Stoddard & Price .....	Missoula.
Geo. Blinn .....	Butte.



### Fidelity and Deposit Company of Maryland.

Northwest Corner Charles and Lexington Sts., Baltimore, Md.  
Edwin Warfield, President; Harry Nicodemus, Secretary.

#### Agents.

Name.	Address.
H. B. Palmer & Co. ....	Helena.
Murphy & Stenzel .....	Great Falls.
A. K. Anderson .....	Missoula.

### The Frankfort Marine, Accident and Plate Glass Insurance Company.

Frankfort-on-the-Main, Germany.

C. H. Franklin, U. S. Mgr., 100 William St., New York.

David Duncan, Gen. Agt., 340 Sansome St., San Francisco.

#### Agents.

Name.	Address.
W. J. Thomas .....	Butte.
W. F. Balensiefer .....	Helena.
Chas. D. Elliot .....	Great Falls.

### Hartford Steam Boiler Inspection and Insurance Company.

56 Prospect St., Hartford, Conn.

L. B. Brainard, President; C. S. Blake, Secretary.

Thos. E. Shears, Gen. Agt., Denver, Colo.

#### Agents.

Name.	Address.
Soren Anderson .....	Butte.
Homer J. Hawley .....	Special at large.
Kalispell Land & Insurance Co. ....	Kalispell.
Morley & Thomas Co. ....	Butte.
A. E. Rogers .....	Great Falls.
Stoddard & Price .....	Missoula.
Yellowstone Investment Co. ....	Billings.
Friederichs & Price .....	Helena.

### Lloyds Plate Glass Insurance Company.

63 William St., New York.

William T. Woods, President; Chas. E. W. Chambers, Secretary.

Christensen & Goodwin, Gen. Agts., 241 Sansome St., San Francisco.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
P. M. Sullivan .....	Araconda.
Montana Land & Securities Co. ....	Butte.
Yellowstone Investment Co. ....	Billings.
Louis Sponheim .....	Basin.
Biggs Investment Co. ....	Helena.
Kalispell Land & Insurance Co. ....	Kalispell.
Wheeldon, Fernald & Rossi .....	Missoula.
Jos. E. Farnum .....	Miles City.
Walter A. Frazier .....	Helena.
D. H. Holliday .....	Billings.
J. F. Torrence .....	Hamilton.

**Massachusetts Bonding & Insurance Company.**

77 State St., Boston, Mass.

T. J. Falvey, President; Jno. T. Burnett, Secretary.

**Agents.**

Name.	Address.
Edward C. Murray .....	Helena.
F. G. Ball .....	Red Lodge.
L. O. Caswell .....	Red Lodge.
Charles E. Dunlop .....	Bozeman.
Wilfred L. Hyde .....	Bridger.

**Metropolitan Casualty Insurance Company.**

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
A. T. Morgan .....	Butte.
E. B. Camp .....	Billings.
C. F. Ellis .....	Helena.
Ed. Wright .....	Lewistown.
Worthy McKee .....	Livingston.
Wheeldon, Fernald & Rossi .....	Missoula.

**National Surety Company.**

115 Broadway, New York.

Wm. B. Joyce, President; David W. Armstrong Jr., Secretary.

J. A. Shoemaker, State Mgr., Helena, Mont.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Louis Sponheim .....	Basin.
John G. Ellingson .....	Big Timber.
First Trust & Savings Bank of Billings .....	Billings.
Widener & Burket .....	Bozeman.
Goodwin Investment Co. ....	Butte.
Louis N Beaulieu .....	Chinook.
J. A. Brinkerhoff .....	Columbia Falls.
Richard R. Price .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
Richard E. Johnson .....	Glasgow.
W. S. Frary .....	Great Falls.
James F. Torrence .....	Hamilton.
J. S. Carnal .....	Havre.
Jos. S. Peterson .....	Hedges.
James A. Shoemaker .....	Helena.
O. H. Moberly .....	Kalispell.
Edward Brassey .....	Lewistown.
Chester A. Adams .....	Libby.
Michael J. Walsh .....	Livingston.
C. A. Haskins .....	Medicine Lake.
Calvin Investment Co. ....	Miles City.
James M. Rhoades .....	Missoula.
A. S. Newcomb .....	Mondak.
A. Riba .....	Plentywood.
F. H. Alden .....	Red Lodge.
H. D. Myrick .....	Stanford.
W. F. Garry .....	Sweet Grass.

**New Jersey Plate Glass Company.**

271 Market St., Newark, N. J.

Samuel C. Hoagland, President; Harry C. Hedden, Secretary.

**Agents.**

Name.	Address.
Passmore & Co. ....	Butte.
W. S. Frary & Co. ....	Great Falls.
Wheeldon, Fernald & Rossi .....	Missoula.
E. M. Gardner Co., Inc. ....	Bozeman.
L. C. Henry .....	Helena.
Collins & Leighton .....	Miles City.
Frank D. Stoop .....	Kalispell.
Livingston Land & Abstract Co. ....	Livingston.
Billings Loan & Title Co. ....	Billings.
Huston & Elderkin .....	Butte.
M. J. Walsh .....	Livingston.
R. E. Johnson .....	Glasgow.
Jens Rivenes .....	Red Lodge.

**New York Plate Glass Insurance Company.**

42 Cedar St., New York.

Major A. White, President; J. Carroll French, Secretary.

**Agents.**

Name.	Address.
H. B. Palmer & Co. ....	Helena.
Platt & Heath Co. ....	Helena.
The Cook-Reynolds Co. ....	Lewistown.
Wellcome & Peckover .....	Anaconda.
Lawlor & Rowe .....	Butte.
Morley & Thomas Co. ....	Butte.
Slemons & Booth .....	Butte.
M. A. Berger .....	Butte.
Phil. Gibson .....	Great Falls.
A. K. Anderson .....	Missoula.
Carroll & Napton .....	Missoula.
Klein & Keith .....	Missoula.
W. B. Sands .....	Chinook.
J. A. Mulhearn .....	Billings.
L. O. Caswell .....	Red Lodge.
S. F. Tuttle .....	Boulder.

**North American Accident Insurance Company.**

217 LaSalle St., Chicago, Ill.

E. C. Waller, President; A. E. Forrest, Secretary.

No agents appointed at this time.

**The Ocean Accident & Guarantee Corporation, Ltd.**

London, England.

Oscar Ising, U. S. Mgr., 59 John St., N. Y.

**Agents.**

Name.	Address.
C. E. Meagher .....	Butte.
B. P. McNair .....	Great Falls.
L. K. Devlin .....	Havre.
T. B. Miller .....	Helena.
Friederichs & Price .....	Helena.
E. E. Givens .....	Kalispell.
Harry W. Dyer .....	Livingston.
F. G. Ball .....	Miles City.
Stoddard & Price .....	Missoula.
Fred G. Smith .....	Pony.
Widener & Burket .....	Bozeman.
A. K. Anderson .....	Missoula.

**The Preferred Accident Insurance Company.**

290 Broadway, New York.

Kimball C. Atwood, President; Wilfred C. Potter, Secretary.

F. A. Timby, Gen. Agt., 56 Commercial Block, Salt Lake City, Utah.

**Agents.**

Name.	Address.
Passmore & Co. ....	Butte.
John F. Davies .....	Butte.
George F. Ingram .....	Helena.
William Dyson .....	Missoula.
O. F. Wadsworth, Jr. ....	Great Falls.
M. J. Murphy .....	Butte.

**St. Paul Mutual Hail & Cyclone Insurance Company.**

Pioneer Press Bldg., St. Paul, Minn.

L. C. Stebbins, President; John N. Knutson, Secretary.

**Agents.**

Name.	Address.
Henry C. Bohmbach .....	Glendive.
Edward Hawkins .....	Billings.

**The Standard Accident Insurance Company.**

Penobscot Building, Detroit, Mich.

Leni. W. Bowen, President; E. A. Leonard, Secretary;

**Agents.**

Name.	Address.
W. L. Collins .....	Anaconda.
M. B. Ferguson .....	Havre.
J. W. Nangle .....	Butte.
W. L. Dodds .....	Great Falls.
C. E. Dutton .....	Helena.
S. S. Carruthers .....	Dillon.
J. A. McMillan .....	Butte.
W. D. Asire .....	Monida.
F. D. Wilson .....	Butte.
A. H. McArthur .....	Billings.

**State Farmers' Mutual Hail Insurance Company.**

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

No agents appointed at this time.

**The Title Guaranty & Surety Co.**

516 Spruce St., Scranton, Pa.

L. A. Watres, President; J. H. Law, Secretary.

**Agents.**

Name.	Address.
W. A. Combs .....	Billings.
Jones & Yerger .....	Bozeman.
Johnson & Boone .....	Dillon.
W. E. Dowlin .....	Forsyth.
Joseph A. Slattery .....	Glendive.
Howard C. Packer .....	Hamilton.
Louis C. Henry .....	Helena.
Edmund Wright .....	Lewistown.
Ramsdell & Allen .....	Livingston.
Joseph E. Farnum .....	Miles City.
Herman J. Rossi .....	Missoula.
Charles E. Redeker .....	Polson.
A. S. Ainsworth .....	Thompson.



**United States Fidelity & Guaranty Company.**

Baltimore, Md.

John R. Bland, President; Geo. R. Callis, Secretary.

**Agents.**

Name.	Address.
Friederichs & Price .....	Helena.
Godfrey & Burdick .....	Helena.
George W. Peterson .....	Anaconda.
Alford Yervey .....	Helgrade.
Billings Loan & Title Co. ....	Billings.
J. A. Lowry & Co. ....	Big Timber.
Sherman F. Tuttle .....	Boulder.
Gallatin State Bank .....	Bozeman.
Morley & Thomas Co. ....	Butte.
W. B. Sands .....	Chinook.
J. E. Webb .....	Choteau.
T. E. Collins .....	Clyde Park.
George H. Simpson .....	Columbus.
R. O. Lunke .....	Culbertson.
Edward Scharnikow .....	Deer Lodge.
B. F. White .....	Dillon.
W. S. Towner .....	Fort Benton.
Florence A. Kerr .....	Glasgow.
R. H. Watson .....	Glendive.
B. P. McNair .....	Great Falls.
R. A. O'Hara .....	Hamilton.
W. O. Straight .....	Harlemton.
C. F. Morris .....	Havre.
W. D. Lawson .....	Kalispell.
Price & Stow .....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
A. L. Thompson & Co. ....	Libby.
T. M. Swindlehurst .....	Livingston.
Fred W. Hall .....	Malta.
Harry J. Thomas .....	Manhattan.
Edward J. Parkinson .....	Melstone.
Collins & Leighton .....	Miles City.
Stoddard & Price .....	Missoula.
E. A. Hannah .....	Philipsburg.
C. W. Powell .....	Plains.
Pipes & Gordon .....	Polson.
Morris & Flint .....	Pony.
Traders' State Bank .....	Poplar.
H. A. Flagler & Co. ....	Red Lodge.
William J. Jameson .....	Roundup.
Thomas C. Gardner .....	Sidney.
Carl Lein .....	Sweet Grass.
First State Bank .....	Thompson.
E. H. Goodman .....	Townsend.
W. A. Clark .....	Virginia City.
Wood & Hampton .....	White Sulphur Springs.
E. L. Geddes .....	Whitefish.

**U. S. Health and Accident Insurance Company.**

130 North Washington St., Saginaw, Mich.

J. B. Pitcher, President; J. M. Pitcher, Secretary.

**Agents.**

Name.	Address.
E. L. Baker .....	Deer Lodge.
M. M. Nicholson .....	Kalispell.











